



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** [FIRST AMERICAN FINANCIAL CORPORATION](#)

**City/State** [SANTA ANA, CA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [16,451,260](#)

Peer Group Number: [9](#) Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: \_\_\_\_\_

### Peer Group

| Number | Description  |
|--------|--|
| 1      | Consolidated assets equal to or greater than \$10 billion  |
| 2      | Consolidated assets between \$3 billion and \$10 billion   |
| 3      | Consolidated assets between \$1 billion and \$3 billion  |
| 4      | Consolidated assets between \$500 million and \$1 billion  |
| 5      | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)                                 |
| 6      | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7      | Consolidated assets less than \$150 million (valid only prior to March 2003)   |
| 9      | Atypical and second-tier holding companies   |

Mailing Address:

[FIRST AMERICAN FINANCIAL CORPORATION](#)  
[1 FIRST AMERICAN WAY](#)  
[SANTA ANA, CA 92707](#)

## Table of Contents

| Section  | Page Number |
|--|-------------|
| Summary Ratios .....   | 1           |
| <b>Consolidated Information:</b>                                 |             |
| Income Statement - Revenues and Expenses .....                   | 2           |
| Relative Income Statement and Margin Analysis .....              | 3           |
| Non-Interest Income and Expenses .....                           | 4           |
| Assets .....   | 5           |
| Liabilities and Changes in Capital .....                         | 6           |
| Percent Composition of Assets .....                              | 7           |
| Loan Mix and Analysis of Concentrations of Credit .....          | 7A          |
| Liquidity and Funding .....                                      | 8           |
| Derivatives and Off-Balance-Sheet Transactions .....             | 9           |
| Derivative Instruments .....                                     | 10          |
| Derivatives Analysis .....                                       | 11          |
| Allowance and Net Loan and Lease Losses .....                    | 12          |
| Past Due and Nonaccrual Assets .....                             | 13          |
| Past Due and Nonaccrual Loans and Leases .....                   | 13A         |
| Past Due and Nonaccrual Loans and Leases—Continued .....         | 13B         |
| Regulatory Capital Components and Ratios .....                   | 14          |
| Insurance and Broker-Dealer Activities .....                     | 15          |
| Foreign Activities .....   | 16          |
| Servicing, Securitization and Asset Sale Activities—Part 1 ..... | 17          |
| Servicing, Securitization and Asset Sale Activities—Part 2 ..... | 18          |
| Servicing, Securitization and Asset Sale Activities—Part 3 ..... | 19          |
| <b>Parent Company Information:</b>                               |             |
| Parent Company Income Statement .....                            | 20          |
| Parent Company Balance Sheet .....                               | 21          |
| Parent Company Analysis—Part 1 .....                             | 22          |
| Parent Company Analysis—Part 2 .....                             | 23          |

BHC Name

City/State

1250101

12

9

RSSD Number

FR Dist.

Peer #

## Summary Ratios

|                              | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|------------------------------|------------|------------|------------|------------|------------|
| Average assets (\$000)       | 15,362,066 | 12,260,579 | 11,367,680 | 10,233,932 | 9,315,269  |
| Net income (\$000)           | 1,241,071  | 696,429    | 707,410    | 474,496    | 423,049    |
| Number of BHCs in peer group |            |            |            |            |            |

  

|  | BHC    | Peer # 9 | Pct | BHC    | Peer # 9 | Pct | BHC    | Peer # 9 | Pct | BHC      | Peer # 9 | Pct | BHC    | Peer # 9 | Pct |
|--|--------|----------|-----|--------|----------|-----|--------|----------|-----|----------|----------|-----|--------|----------|-----|
| <b>Earnings and Profitability:</b>   |        |          |     |        |          |     |        |          |     |          |          |     |        |          |     |
| <b>Percent of Average Assets</b>   |        |          |     |        |          |     |        |          |     |          |          |     |        |          |     |
| Net interest income (tax equivalent)   | 0.74   |          |     | 1.06   |          |     | 1.82   |          |     | 1.59     |          |     | 1.03   |          |     |
| + Non-interest income  | 58.83  |          |     | 55.38  |          |     | 51.70  |          |     | 54.73    |          |     | 60.47  |          |     |
| – Overhead expense   | 48.87  |          |     | 49.40  |          |     | 46.20  |          |     | 49.82    |          |     | 56.87  |          |     |
| – Provision for credit losses  | 0      |          |     | 0      |          |     | 0      |          |     | 0        |          |     | 0      |          |     |
| + Securities gains (losses)  | -0.01  |          |     | 0.49   |          |     | 0.64   |          |     | -0.55    |          |     | 0.16   |          |     |
| + Other tax equivalent adjustments   | 0      |          |     | 0      |          |     | 0      |          |     | 0        |          |     | 0      |          |     |
| = Pretax net operating income (tax equivalent)                                 | 10.68  |          |     | 7.53   |          |     | 7.96   |          |     | 5.96     |          |     | 4.78   |          |     |
| Net operating income   | 8.08   |          |     | 5.68   |          |     | 6.22   |          |     | 4.64     |          |     | 4.54   |          |     |
| Net income   | 8.08   |          |     | 5.68   |          |     | 6.22   |          |     | 4.64     |          |     | 4.54   |          |     |
| Net income (Subchapter S adjusted)   |        |          |     |        |          |     |        |          |     |          |          |     |        |          |     |
| <b>Percent of Average Earning Assets</b>                                       |        |          |     |        |          |     |        |          |     |          |          |     |        |          |     |
| Interest income (tax equivalent)   | 2.15   |          |     | 2.93   |          |     | 4.03   |          |     | 3.54     |          |     | 2.48   |          |     |
| Interest expense   | 0.84   |          |     | 0.90   |          |     | 0.76   |          |     | 0.71     |          |     | 0.68   |          |     |
| Net interest income (tax equivalent)   | 1.31   |          |     | 2.03   |          |     | 3.27   |          |     | 2.83     |          |     | 1.80   |          |     |
| <b>Losses, Allowance, and Past Due + Nonaccrual</b>                            |        |          |     |        |          |     |        |          |     |          |          |     |        |          |     |
| Net loan and lease losses / Average loans and leases                           | 0      |          |     | 0      |          |     | 0      |          |     | 0        |          |     | 0      |          |     |
| Earnings coverage of net loan and lease losses (X)                             |        |          |     |        |          |     |        |          |     |          |          |     |        |          |     |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 0      |          |     | 0      |          |     | 0      |          |     | 0        |          |     | 0      |          |     |
| Allowance for loan and lease losses / Total loans and leases                   | 0      |          |     | 0      |          |     | 0      |          |     | 0        |          |     | 0      |          |     |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO             | 4.98   |          |     | 4.32   |          |     | 10.30  |          |     | 28.80    |          |     | 83.98  |          |     |
| 30–89 days past due loans and leases / Total loans and leases                  | 0      |          |     | 0      |          |     | 0      |          |     | 0        |          |     | 0      |          |     |
| <b>Liquidity and Funding</b>   |        |          |     |        |          |     |        |          |     |          |          |     |        |          |     |
| Net noncore funding dependence   | 4.38   |          |     | -2.91  |          |     | -25.92 |          |     | -36.14   |          |     | -20.81 |          |     |
| Net short-term noncore funding dependence                                      | -19.99 |          |     | -26.42 |          |     | -45.41 |          |     | -54.20   |          |     | -39.97 |          |     |
| Net loans and leases / Total assets  | 4.07   |          |     | 6.08   |          |     | 2.66   |          |     | 0.84     |          |     | 0.07   |          |     |
| <b>Capitalization</b>  |        |          |     |        |          |     |        |          |     |          |          |     |        |          |     |
| Tier 1 leverage ratio  | 0      |          |     | 0      |          |     | 0      |          |     | 0        |          |     | 0      |          |     |
| Holding company equity capital / Total assets                                  | 35.05  |          |     | 38.37  |          |     | 38.38  |          |     | 35.20    |          |     | 36.35  |          |     |
| Total equity capital (including minority interest) / Total assets              | 35.15  |          |     | 38.46  |          |     | 38.41  |          |     | 35.23    |          |     | 36.38  |          |     |
| Common equity tier 1 capital / Total risk-weighted assets                      |        |          |     |        |          |     |        |          |     |          |          |     |        |          |     |
| Net loans and leases / Equity capital (X)                                      | 0.12   |          |     | 0.16   |          |     | 0.07   |          |     | 0.02     |          |     | 0      |          |     |
| Cash dividends / Net income  | 17.16  |          |     | 28.53  |          |     | 26.64  |          |     | 37.62    |          |     | 37.65  |          |     |
| Cash dividends / Net income (Subchapter S adjusted)                            |        |          |     |        |          |     |        |          |     |          |          |     |        |          |     |
| <b>Growth Rates</b>  |        |          |     |        |          |     |        |          |     |          |          |     |        |          |     |
| Assets   | 28.57  |          |     | 11.08  |          |     | 8.36   |          |     | 11.05    |          |     | 8.40   |          |     |
| Equity capital   | 17.45  |          |     | 11.07  |          |     | 18.14  |          |     | 7.53     |          |     | 15.68  |          |     |
| Net loans and leases   | -13.95 |          |     | 153.97 |          |     | 242.20 |          |     | 1,167.31 |          |     | -9.40  |          |     |
| Noncore funding  | 47.56  |          |     | 48.95  |          |     | 23.60  |          |     | 7.65     |          |     | 0.53   |          |     |
| <b>Parent Company Ratios</b>   |        |          |     |        |          |     |        |          |     |          |          |     |        |          |     |
| Short-term debt / Equity capital   | 0      |          |     | 0      |          |     | 0      |          |     | 0        |          |     | 0      |          |     |
| Long-term debt / Equity capital  | 28.37  |          |     | 20.21  |          |     | 16.01  |          |     | 18.89    |          |     | 20.30  |          |     |
| Equity investment in subsidiaries / Equity capital                             | 119    |          |     | 121.10 |          |     | 117.97 |          |     | 122.73   |          |     | 125.29 |          |     |
| Cash from ops + noncash items + op expense / Op expense + dividends            | 240.64 |          |     | 247.92 |          |     | 165.08 |          |     | 192.23   |          |     | 134.29 |          |     |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

# Income Statement—Revenues and Expenses

| Dollar Amount in Thousands  | 12/31/2021 | 12/31/2020 | 12/31/20219 | 12/31/2018 | 12/31/2017 | Percent Change |         |
|---|------------|------------|-------------|------------|------------|----------------|---------|
|   |            |            |             |            |            | 1-Year         | 5-Year  |
| Interest and fees on loans.....   | 32,567     | 23,753     | 8,813       | 3,152      | 277        | 37.11          | 9258.33 |
| Income from lease financing receivables.....                                | 0          | 0          | 0           | 0          | 0          |                |         |
| Fully taxable income on loans and leases.....                               | 32,567     | 23,753     | 8,813       | 3,152      | 277        | 37.11          | 9258.33 |
| Tax-exempt income on loans and leases.....                                  | 0          | 0          | 0           | 0          | 0          |                |         |
| Estimated tax benefit on income on loans and leases.....                    | 0          | 0          | 0           | 0          | 0          |                |         |
| Income on loans and leases (tax equivalent).....                            | 32,567     | 23,753     | 8,813       | 3,152      | 277        | 37.11          | 9258.33 |
| Investment interest income (tax equivalent).....                            | 132,994    | 125,876    | 163,339     | 138,409    | 104,536    | 5.65           | 46.66   |
| Interest on balances due from depository institutions.....                  | 9,778      | 26,653     | 69,883      | 49,485     | 13,667     | -63.31         | 73.31   |
| Interest income on other earning assets.....                                | 11,037     | 10,826     | 12,492      | 12,773     | 13,104     | 1.95           | -17.10  |
| Total interest income (tax equivalent).....                                 | 186,376    | 187,108    | 254,527     | 203,819    | 131,584    | -0.39          | 69.45   |
| Interest on time deposits of \$250K or more.....                            | 14         | 16         | 9           | 6          | 6          | -12.50         |         |
| Interest on time deposits < \$250K.....                                     | 4          | 5          | 2           | 1          | 1          | -20.00         |         |
| Interest on foreign office deposits.....                                    | 0          | 0          | 0           | 0          | 0          |                |         |
| Interest on other deposits.....   | 2,967      | 4,050      | 8,306       | 5,295      | 3,233      | -26.74         | 5.47    |
| Interest on other borrowings and trading liabilities.....                   | 69,437     | 53,396     | 39,484      | 35,676     | 32,825     | 30.04          | 135.86  |
| Interest on subordinated debt and mandatory convertible securities.....     | 0          | 0          | 0           | 0          | 0          |                |         |
| Total interest expense.....   | 72,422     | 57,467     | 47,801      | 40,978     | 36,065     | 26.02          | 119.62  |
| Net interest income (tax equivalent).....                                   | 113,954    | 129,641    | 206,726     | 162,841    | 95,519     | -12.10         | 47.97   |
| Non-interest income.....  | 9,037,161  | 6,789,998  | 5,877,501   | 5,600,870  | 5,632,610  | 33.10          | 65.89   |
| Adjusted operating income (tax equivalent).....                             | 9,151,115  | 6,919,639  | 6,084,227   | 5,763,711  | 5,728,129  | 32.25          | 65.64   |
| Overhead expense.....   | 7,507,993  | 6,056,753  | 5,252,221   | 5,098,049  | 5,297,207  | 23.96          | 48.12   |
| Provision for credit losses.....  | 0          | 0          | 0           | 0          | 0          |                |         |
| Securities gains (losses).....  | -1,808     | 60,384     | 73,012      | -56,124    | 14,487     |                |         |
| Other tax equivalent adjustments.....                                       | 0          | 0          | 0           | 0          | -78        |                |         |
| Pretax net operating income (tax equivalent).....                           | 1,641,314  | 923,270    | 905,018     | 609,538    | 445,331    | 77.77          | 243.67  |
| Applicable income taxes.....  | 392,245    | 222,774    | 195,170     | 133,640    | 23,468     | 76.07          | 192.49  |
| Tax equivalent adjustments.....   | 0          | 0          | 0           | 0          | 0          |                |         |
| Applicable income taxes (tax equivalent).....                               | 392,245    | 222,774    | 195,170     | 133,640    | 23,468     | 76.07          | 192.49  |
| Minority interest.....  | 7,998      | 4,067      | 2,438       | 1,402      | -1,186     | 96.66          | 1555.90 |
| Net income before discontinued operations, net of minority interest.....    | 1,241,071  | 696,429    | 707,410     | 474,496    | 423,049    | 78.20          | 261.84  |
| Discontinued operations, net of applicable income taxes.....                | 0          | 0          | 0           | 0          | 0          |                |         |
| Net income attributable to holding company.....                             | 1,241,071  | 696,429    | 707,410     | 474,496    | 423,049    | 78.20          | 261.84  |
| <b>Memoranda</b>  |            |            |             |            |            |                |         |
| Net income - holding company and noncontrolling (minority) interest.....    | 1,249,069  | 700,496    | 709,848     | 475,898    | 421,863    | 78.31          | 263.66  |
| Investment securities income (tax equivalent).....                          | 132,994    | 125,876    | 163,339     | 138,409    | 104,536    | 5.65           | 46.66   |
| US Treasury and agency securities (excluding mortgage-backed securities) .. | 8,141      | 9,830      | 14,265      | 10,760     | 6,763      | -17.18         | 22.83   |
| Mortgage-backed securities.....   | 55,918     | 55,851     | 86,381      | 63,182     | 38,400     | 0.12           | 72.47   |
| All other securities.....   | 68,935     | 60,195     | 62,693      | 64,467     | 59,373     | 14.52          | 33.51   |
| Cash dividends declared.....  | 212,991    | 198,663    | 188,440     | 178,487    | 159,284    | 7.21           | 61.92   |
| Common.....   | 212,991    | 198,663    | 188,440     | 178,487    | 159,284    | 7.21           | 61.92   |
| Preferred.....  | 0          | 0          | 0           | 0          | 0          |                |         |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct |
| <b>Percent of Average Assets</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Interest income (tax equivalent) .....   | 1.21       |          |     | 1.53       |          |     | 2.24       |          |     | 1.99       |          |     | 1.41       |          |     |
| Less: Interest expense .....   | 0.47       |          |     | 0.47       |          |     | 0.42       |          |     | 0.40       |          |     | 0.39       |          |     |
| Equals: Net interest income (tax equivalent) .....                             | 0.74       |          |     | 1.06       |          |     | 1.82       |          |     | 1.59       |          |     | 1.03       |          |     |
| Plus: Non-interest income .....  | 58.83      |          |     | 55.38      |          |     | 51.70      |          |     | 54.73      |          |     | 60.47      |          |     |
| Equals: adjusted operating income (tax equivalent) .....                       | 59.57      |          |     | 56.44      |          |     | 53.52      |          |     | 56.32      |          |     | 61.49      |          |     |
| Less: Overhead expense .....   | 48.87      |          |     | 49.40      |          |     | 46.20      |          |     | 49.82      |          |     | 56.87      |          |     |
| Less: Provision for credit losses .....  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Plus: Realized gains (losses) on held-to-maturities securities .....           | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Plus: Realized gains (losses) on available-for-sale securities .....           | -0.01      |          |     | 0.49       |          |     | 0.64       |          |     | -0.55      |          |     | 0.16       |          |     |
| Plus: other tax equivalent adjustments .....                                   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Equals: Pretax net operating income (tax equivalent) .....                     | 10.68      |          |     | 7.53       |          |     | 7.96       |          |     | 5.96       |          |     | 4.78       |          |     |
| Less: Applicable income taxes (tax equivalent) .....                           | 2.55       |          |     | 1.82       |          |     | 1.72       |          |     | 1.31       |          |     | 0.25       |          |     |
| Less: Minority interest .....  | 0.05       |          |     | 0.03       |          |     | 0.02       |          |     | 0.01       |          |     | -0.01      |          |     |
| Equals: Net operating income .....   | 8.08       |          |     | 5.68       |          |     | 6.22       |          |     | 4.64       |          |     | 4.54       |          |     |
| Plus: Net extraordinary items .....  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Equals: Net income .....   | 8.08       |          |     | 5.68       |          |     | 6.22       |          |     | 4.64       |          |     | 4.54       |          |     |
| Memo: Net income (last four quarters) .....                                    | 8.08       |          |     | 5.68       |          |     | 6.22       |          |     | 4.64       |          |     | 4.54       |          |     |
| Net income—BHC and noncontrolling (minority) interest .....                    | 8.13       |          |     | 5.71       |          |     | 6.24       |          |     | 4.65       |          |     | 4.53       |          |     |
| <b>Margin Analysis</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Average earning assets / Average assets .....                                  | 56.42      |          |     | 52.13      |          |     | 55.57      |          |     | 56.27      |          |     | 56.85      |          |     |
| Average interest-bearing funds / Average assets .....                          | 25.52      |          |     | 26.41      |          |     | 31.76      |          |     | 35.17      |          |     | 34.36      |          |     |
| Interest income (tax equivalent) / Average earning assets .....                | 2.15       |          |     | 2.93       |          |     | 4.03       |          |     | 3.54       |          |     | 2.48       |          |     |
| Interest expense / Average earning assets .....                                | 0.84       |          |     | 0.90       |          |     | 0.76       |          |     | 0.71       |          |     | 0.68       |          |     |
| Net interest income (tax equivalent) / Average earning assets .....            | 1.31       |          |     | 2.03       |          |     | 3.27       |          |     | 2.83       |          |     | 1.80       |          |     |
| <b>Yield or Cost</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total loans and leases (tax equivalent) .....                                  | 6          |          |     | 11.47      |          |     | 8.06       |          |     | 12.15      |          |     | 1.28       |          |     |
| Interest-bearing bank balances .....   | 2.78       |          |     | 3.83       |          |     | 10.54      |          |     | 9.35       |          |     | 4.60       |          |     |
| Federal funds sold and reverse repos .....                                     |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Trading assets .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total earning assets .....   | 2.15       |          |     | 2.93       |          |     | 4.03       |          |     | 3.54       |          |     | 2.48       |          |     |
| Investment securities (tax equivalent) .....                                   | 1.65       |          |     | 2.05       |          |     | 2.65       |          |     | 2.43       |          |     | 2.02       |          |     |
| US Treasury and agency securities (excluding mortgage-backed securities) ..... | 2.03       |          |     | 2.67       |          |     | 2.63       |          |     | 2.28       |          |     | 1.77       |          |     |
| Mortgage-backed securities .....   | 1.16       |          |     | 1.69       |          |     | 2.66       |          |     | 2.34       |          |     | 1.74       |          |     |
| All other securities .....   | 2.26       |          |     | 2.47       |          |     | 2.60       |          |     | 2.43       |          |     | 2.32       |          |     |
| Interest-bearing deposits .....  | 0.06       |          |     | 0.12       |          |     | 0.31       |          |     | 0.52       |          |     | 0.14       |          |     |
| Time deposits of \$250K or more .....  | 1.16       |          |     | 1.35       |          |     | 0.79       |          |     | 0.53       |          |     |            |          |     |
| Time deposits < \$250K .....   | 0.21       |          |     | 0.39       |          |     | 0.36       |          |     | 0.18       |          |     |            |          |     |
| Other domestic deposits .....  | 0.15       |          |     | 0.22       |          |     | 0.31       |          |     | 0.19       |          |     |            |          |     |
| Foreign deposits .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Federal funds purchased and repos .....  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Other borrowed funds and trading liabilities .....                             | 3.32       |          |     | 4.29       |          |     | 4.56       |          |     | 4.46       |          |     | 4.45       |          |     |
| All interest-bearing funds .....   | 1.85       |          |     | 1.77       |          |     | 1.32       |          |     | 1.14       |          |     | 1.13       |          |     |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Non-interest Income and Expenses

| Dollar Amount in Thousands  | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| <b>Non-interest Income and Expenses</b>                                   |            |            |            |            |            |
| Total non-interest income .....   | 9,037,161  | 6,789,998  | 5,877,501  | 5,600,870  | 5,632,610  |
| Fiduciary activities income .....   | 47,691     | 34,170     | 27,129     | 18,457     | 16,365     |
| Service charges on deposit accounts - domestic .....                      | 9,620      | 7,738      | 6,165      | 7,260      | 7,817      |
| Trading revenue .....   | 0          | 0          | 0          | 0          | 0          |
| Investment banking fees and commissions .....                             | 0          | 0          | 0          | 0          | 0          |
| Insurance activities revenue .....  | 1,402,177  | 1,340,588  | 1,113,716  | 1,026,772  | 1,048,865  |
| Venture capital revenue .....   | 0          | 0          | 0          | 0          | 0          |
| Net servicing fees .....  | 0          | 0          | 0          | 0          | 0          |
| Net securitization income .....   | 0          | 0          | 0          | 0          | 0          |
| Net gains (losses) on sales of loans, OREO, other assets .....            | 428,725    | -5,181     | -4,356     | 2,493      | -478       |
| Other non-interest income .....   | 7,148,948  | 5,412,683  | 4,734,847  | 4,545,888  | 4,560,041  |
| Total overhead expenses .....   | 7,507,993  | 6,056,753  | 5,252,221  | 5,098,049  | 5,297,207  |
| Personnel expense .....   | 2,380,118  | 1,965,993  | 1,830,405  | 1,773,308  | 1,914,382  |
| Net occupancy expense .....   | 303,085    | 303,960    | 295,384    | 289,075    | 291,035    |
| Goodwill impairment losses .....  | 0          | 0          | 0          | 0          | 0          |
| Amortization expenses and impairment loss (other intangible assets) ..... | 50,682     | 43,250     | 28,350     | 30,381     | 28,066     |
| Other operating expenses .....  | 4,774,108  | 3,743,550  | 3,098,082  | 3,005,285  | 3,063,724  |
| Fee income on mutual funds and annuities .....                            | 0          | 0          | 0          | 0          | 0          |
| <b>Memoranda</b>  |            |            |            |            |            |
| Assets under management in proprietary mutual funds and annuities .....   | 0          | 0          | 0          | 0          | 0          |
| Number of equivalent employees .....                                      | 20,304     | 18,644     | 17,536     | 17,371     | 17,831     |
| Average personnel expense per employee .....                              | 117.22     | 105.45     | 104.38     | 102.08     | 107.36     |
| Average assets per employee .....   | 756.60     | 657.62     | 648.25     | 589.14     | 522.42     |

## Analysis Ratios

|   |       |  |  |       |  |  |       |  |  |       |  |  |       |  |  |
|---|-------|--|--|-------|--|--|-------|--|--|-------|--|--|-------|--|--|
| Mutual fund fee income / Non-interest income .....                  | 0     |  |  | 0     |  |  | 0     |  |  | 0     |  |  | 0     |  |  |
| Overhead expenses / Net Interest Income + non-interest income ..... | 82.04 |  |  | 87.53 |  |  | 86.33 |  |  | 88.45 |  |  | 92.48 |  |  |

## Percent of Average Assets

|   |       |  |  |       |  |  |       |  |  |       |  |  |       |  |  |
|---|-------|--|--|-------|--|--|-------|--|--|-------|--|--|-------|--|--|
| Total overhead expense .....            | 48.87 |  |  | 49.40 |  |  | 46.20 |  |  | 49.82 |  |  | 56.87 |  |  |
| Personnel expense .....                 | 15.49 |  |  | 16.04 |  |  | 16.10 |  |  | 17.33 |  |  | 20.55 |  |  |
| Net occupancy expense .....             | 1.97  |  |  | 2.48  |  |  | 2.60  |  |  | 2.82  |  |  | 3.12  |  |  |
| Other operating expenses .....          | 31.41 |  |  | 30.89 |  |  | 27.50 |  |  | 29.66 |  |  | 33.19 |  |  |
| Overhead less non-interest income ..... | -9.95 |  |  | -5.98 |  |  | -5.50 |  |  | -4.91 |  |  | -3.60 |  |  |

## Percent of Adjusted Operating Income (Tax Equivalent)

|  |        |  |  |        |  |  |        |  |  |       |  |  |       |  |  |
|--|--------|--|--|--------|--|--|--------|--|--|-------|--|--|-------|--|--|
| Total overhead expense .....   | 82.04  |  |  | 87.53  |  |  | 86.33  |  |  | 88.45 |  |  | 92.48 |  |  |
| Personnel expense .....  | 26.01  |  |  | 28.41  |  |  | 30.08  |  |  | 30.77 |  |  | 33.42 |  |  |
| Net occupancy expense .....  | 3.31   |  |  | 4.39   |  |  | 4.85   |  |  | 5.02  |  |  | 5.08  |  |  |
| Other operating expenses .....   | 52.72  |  |  | 54.73  |  |  | 51.39  |  |  | 52.67 |  |  | 53.98 |  |  |
| Total non-interest income .....  | 98.75  |  |  | 98.13  |  |  | 96.60  |  |  | 97.17 |  |  | 98.33 |  |  |
| Fiduciary activities income .....  | 0.52   |  |  | 0.49   |  |  | 0.45   |  |  | 0.32  |  |  | 0.29  |  |  |
| Service charges on domestic deposit accounts .....                           | 0.11   |  |  | 0.11   |  |  | 0.10   |  |  | 0.13  |  |  | 0.14  |  |  |
| Trading revenue .....  | 0      |  |  | 0      |  |  | 0      |  |  | 0     |  |  | 0     |  |  |
| Investment banking fees and commissions .....                                | 0      |  |  | 0      |  |  | 0      |  |  | 0     |  |  | 0     |  |  |
| Insurance activities revenue .....   | 15.32  |  |  | 19.37  |  |  | 18.30  |  |  | 17.81 |  |  | 18.31 |  |  |
| Venture capital revenue .....  | 0      |  |  | 0      |  |  | 0      |  |  | 0     |  |  | 0     |  |  |
| Net servicing fees .....   | 0      |  |  | 0      |  |  | 0      |  |  | 0     |  |  | 0     |  |  |
| Net securitization income .....  | 0      |  |  | 0      |  |  | 0      |  |  | 0     |  |  | 0     |  |  |
| Net gain (loss) - sales of loans, OREO, and other assets .....               | 4.68   |  |  | -0.07  |  |  | -0.07  |  |  | 0.04  |  |  | -0.01 |  |  |
| Other non-interest income .....  | 78.12  |  |  | 78.22  |  |  | 77.82  |  |  | 78.87 |  |  | 79.61 |  |  |
| Overhead less non-interest income .....                                      | -16.71 |  |  | -10.60 |  |  | -10.28 |  |  | -8.72 |  |  | -5.86 |  |  |
| Applicable income taxes / Pretax net operating income (tax equivalent) ..... | 23.90  |  |  | 24.13  |  |  | 21.57  |  |  | 21.92 |  |  | 5.27  |  |  |
| Applicable income tax + TE / Pretax net operating income + TE .....          | 23.90  |  |  | 24.13  |  |  | 21.57  |  |  | 21.92 |  |  | 5.27  |  |  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

| Dollar Amount in Thousands                                      | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change |         |
|---|------------|------------|------------|------------|------------|----------------|---------|
|   |            |            |            |            |            | 1-Year         | 5-Year  |
| Real estate loans   | 638,063    | 748,312    | 287,459    | 76,311     | 0          | -14.73         |         |
| Commercial and industrial loans                                 | 31,607     | 29,912     | 18,970     | 13,237     | 7,066      | 5.67           | 305.27  |
| Loans to individuals  | 0          | 0          | 0          | 0          | 0          |                |         |
| Loans to depository institutions and acceptances of other banks | 0          | 0          | 0          | 0          | 0          |                |         |
| Agricultural loans  | 0          | 0          | 0          | 0          | 0          |                |         |
| Other loans and leases  | 0          | 0          | 0          | 0          | 0          |                |         |
| Less: Unearned income   | 0          | 0          | 0          | 0          | 0          |                |         |
| Loans and leases, net of unearned income                        | 669,670    | 778,224    | 306,429    | 89,548     | 7,066      | -13.95         | 8486.61 |
| Less: Allowance for loan and lease losses                       | 0          | 0          | 0          | 0          | 0          |                |         |
| Net loans and leases  | 669,670    | 778,224    | 306,429    | 89,548     | 7,066      | -13.95         | 8486.61 |
| Debt securities that reprice or mature in over 1 year           | 7,828,622  | 5,221,698  | 4,417,359  | 3,978,589  | 3,300,911  | 49.92          | 149.43  |
| Mutual funds and equity securities                              | 657,130    | 464,126    | 392,318    | 353,535    | 466,516    | 41.58          | 62.62   |
| Subtotal  | 9,155,422  | 6,464,048  | 5,116,106  | 4,421,672  | 3,774,493  | 41.64          | 157.86  |
| Interest-bearing bank balances                                  | 323,237    | 587,179    | 866,706    | 707,613    | 113,592    | -44.95         | -19.91  |
| Federal funds sold and reverse repos                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Debt securities that reprice or mature within 1 year            | 1,533,242  | 1,133,124  | 1,496,277  | 1,735,222  | 1,451,773  | 35.31          | 8.38    |
| Trading assets  | 0          | 0          | 0          | 0          | 0          |                |         |
| Total earning assets  | 11,011,901 | 8,184,351  | 7,479,089  | 6,864,507  | 5,339,858  | 34.55          | 105.11  |
| Non-interest-bearing cash and due from depository institutions  | 963,173    | 734,143    | 663,675    | 795,725    | 1,314,969  | 31.20          | 54.41   |
| Premises, fixed assets, and leases                              | 1,092,975  | 1,029,917  | 1,021,688  | 1,035,307  | 790,542    | 6.12           | 39.53   |
| Other real estate owned   | 35,101     | 35,120     | 35,200     | 36,217     | 35,985     | -0.05          | -3.29   |
| Investment in unconsolidated subsidiaries                       | 518,967    | 285,885    | 185,877    | 73,628     | 75,602     | 81.53          | 335.63  |
| Intangible and other assets                                     | 2,829,143  | 2,526,572  | 2,133,638  | 1,825,251  | 2,016,266  | 11.98          | 48.87   |
| Total assets  | 16,451,260 | 12,795,988 | 11,519,167 | 10,630,635 | 9,573,222  | 28.57          | 86.27   |
| Quarterly average assets  | 16,942,552 | 13,028,284 | 11,571,744 | 10,760,093 | 9,501,426  | 30.04          | 86.63   |
| Average loans and leases (YTD)                                  | 542,784    | 207,173    | 109,382    | 25,942     | 21,565     | 162.00         | 3882.13 |
| <b>Memoranda</b>  |            |            |            |            |            |                |         |
| Loans held-for-sale   | 0          | 0          | 0          | 0          | 0          |                |         |
| Loans not held-for-sale   | 669,670    | 778,224    | 306,429    | 89,548     | 7,066      | -13.95         | 8486.61 |
| Real estate loans secured by 1-4 family                         | 0          | 0          | 0          | 0          | 0          |                |         |
| Commercial real estate loans                                    | 0          | 0          | 0          | 0          | 0          |                |         |
| Construction and land development                               | 0          | 0          | 0          | 0          | 0          |                |         |
| Multifamily   | 0          | 0          | 0          | 0          | 0          |                |         |
| Nonfarm nonresidential  | 0          | 0          | 0          | 0          | 0          |                |         |
| Real estate loans secured by farmland                           | 0          | 0          | 0          | 0          | 0          |                |         |
| Total investment securities                                     | 10,018,994 | 6,818,948  | 6,305,954  | 6,067,346  | 5,219,200  | 46.93          | 102.10  |
| U.S. Treasury securities  | 122,920    | 80,846     | 143,941    | 162,506    | 173,998    | 52.04          | -18.81  |
| US agency securities (excluding mortgage-backed securities)     | 177,302    | 263,922    | 321,919    | 320,385    | 216,758    | -32.82         | -11.31  |
| Municipal securities  | 1,648,511  | 1,248,808  | 1,090,840  | 1,045,035  | 1,035,937  | 32.01          | 67.47   |
| Mortgage-backed securities                                      | 5,606,939  | 3,474,618  | 3,278,257  | 3,196,829  | 2,153,672  | 61.37          | 159.86  |
| Asset-backed securities   | 0          | 0          | 0          | 0          | 0          |                |         |
| Other debt securities   | 1,806,192  | 1,286,628  | 1,078,679  | 989,056    | 1,172,319  | 40.38          | 70.38   |
| Mutual funds and equity securities                              | 657,130    | 464,126    | 392,318    | 353,535    | 466,516    | 41.58          | 62.62   |
| Available-for-sale securities                                   | 9,361,864  | 6,354,822  | 6,305,954  | 6,067,346  | 5,219,200  | 47.32          | 88.84   |
| U.S. Treasury securities  | 122,920    | 80,846     | 143,941    | 162,506    | 173,998    | 52.04          | -18.81  |
| US agency securities (excluding mortgage-backed securities)     | 177,302    | 263,922    | 321,919    | 320,385    | 216,758    | -32.82         | -11.31  |
| Municipal securities  | 1,648,511  | 1,248,808  | 1,090,840  | 1,045,035  | 1,035,937  | 32.01          | 67.47   |
| Mortgage-backed securities                                      | 5,606,939  | 3,474,618  | 3,278,257  | 3,196,829  | 2,153,672  | 61.37          | 159.86  |
| Asset-backed securities   | 0          | 0          | 0          | 0          | 0          |                |         |
| Other debt securities   | 1,806,192  | 1,286,628  | 1,078,679  | 989,056    | 1,172,319  | 40.38          | 70.38   |
| Mutual funds and equity securities                              | 0          | 0          | 392,318    | 353,535    | 466,516    |                | -100.00 |
| Held-to-maturity securities appreciation (depreciation)         |            |            |            |            |            |                |         |
| Available-for-sale securities appreciation (depreciation)       | 44,865     | 233,812    | 159,316    | -52,441    | 55,156     | -80.81         |         |
| Structured notes, fair value                                    | 0          | 0          | 0          | 0          | 0          |                |         |
| Pledged securities  | 108,914    | 110,163    | 104,516    | 106,011    | 123,720    | -1.13          | -9.49   |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Liabilities and Changes in Capital

| Dollar Amount in Thousands   | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change |        |
|--|------------|------------|------------|------------|------------|----------------|--------|
|  |            |            |            |            |            | 1-Year         | 5-Year |
| Demand deposits .....  | 3,557,871  | 1,838,744  | 1,131,924  | 826,861    | 578,985    | 93.49          | 790.06 |
| NOW, ATS and transaction accounts .....                              | 1,507,800  | 1,435,004  | 2,203,759  | 2,957,679  | 2,489,841  | 5.07           | -36.59 |
| Time deposits less brokered deposits < \$250K .....                  | 1,769      | 1,762      | 628        | 502        | 606        | 0.40           |        |
| MMDA and other savings accounts .....                                | 0          | 0          | 0          | 0          | 0          |                |        |
| Other non-interest-bearing deposits .....                            | 84,509     | 93,637     | 33,793     | 28,643     | 31,208     | -9.75          | 178.69 |
| Core deposits .....  | 5,151,949  | 3,369,147  | 3,370,104  | 3,813,685  | 3,100,640  | 52.92          | 83.46  |
| Time deposits of \$250K or more .....                                | 1,152      | 1,439      | 1,120      | 1,141      | 1,134      | -19.94         |        |
| Foreign deposits .....   | 0          | 0          | 0          | 0          | 0          |                |        |
| Federal funds purchased and repos .....                              | 0          | 0          | 0          | 0          | 0          |                |        |
| Secured federal funds purchased .....                                | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial paper .....   | 0          | 0          | 0          | 0          | 0          |                |        |
| Other borrowings w/remaining maturity of 1 year or less .....        | 18,922     | 3,478      | 23,039     | 25,393     | 42,086     | 444.05         | -44.85 |
| Other borrowings w/remaining maturity over 1 year .....              | 2,239,213  | 1,526,195  | 1,003,779  | 805,124    | 729,361    | 46.72          | 205.65 |
| Brokered deposits < \$250K .....                                     | 0          | 0          | 0          | 0          | 0          |                |        |
| Noncore funding .....  | 2,259,287  | 1,531,112  | 1,027,938  | 831,658    | 772,581    | 47.56          | 194.00 |
| Trading liabilities .....  | 0          | 0          | 0          | 0          | 0          |                |        |
| Subordinated notes and debentures + trust preferred securities ..... | 0          | 0          | 0          | 0          | 0          |                |        |
| Other liabilities .....  | 3,257,209  | 2,974,081  | 2,696,123  | 2,239,904  | 2,216,976  | 9.52           | 45.37  |
| Total liabilities .....  | 10,668,445 | 7,874,340  | 7,094,165  | 6,885,247  | 6,090,197  | 35.48          | 83.39  |
|  |            |            |            |            |            |                |        |
| <b>Equity Capital</b>  |            |            |            |            |            |                |        |
| Perpetual preferred stock (including surplus) .....                  | 0          | 0          | 0          | 0          | 0          |                |        |
| Common stock .....   | 1          | 1          | 1          | 1          | 1          | 0.00           | 0.00   |
| Common surplus .....   | 2,179,177  | 2,214,935  | 2,300,926  | 2,258,290  | 2,236,351  | -1.61          | -0.57  |
| Retained earnings .....  | 3,679,928  | 2,655,495  | 2,161,049  | 1,644,165  | 1,311,112  | 38.58          | 251.53 |
| Accumulated other comprehensive income .....                         | -92,450    | 39,541     | -41,492    | -160,575   | -67,509    |                |        |
| Other equity capital components .....                                | 0          | 0          | 0          | 0          | 0          |                |        |
| Total holding company equity capital .....                           | 5,766,656  | 4,909,972  | 4,420,484  | 3,741,881  | 3,479,955  | 17.45          | 91.70  |
| Noncontrolling (minority) interest in subsidiaries .....             | 16,159     | 11,676     | 4,518      | 3,507      | 3,070      | 38.39          | 161.90 |
| Total equity capital, including minority interest .....              | 5,782,815  | 4,921,648  | 4,425,002  | 3,745,388  | 3,483,025  | 17.50          | 91.84  |
|  |            |            |            |            |            |                |        |
| Total liabilities and capital .....                                  | 16,451,260 | 12,795,988 | 11,519,167 | 10,630,635 | 9,573,222  | 28.57          | 86.27  |
|  |            |            |            |            |            |                |        |
| <b>Memoranda</b>   |            |            |            |            |            |                |        |
| Non-interest-bearing deposits .....                                  | 3,642,380  | 1,932,381  | 1,165,717  | 855,504    | 610,193    | 88.49          | 746.95 |
| Interest-bearing deposits .....                                      | 1,510,721  | 1,438,205  | 2,205,507  | 2,959,322  | 2,491,581  | 5.04           | -36.52 |
| Total deposits .....   | 5,153,101  | 3,370,586  | 3,371,224  | 3,814,826  | 3,101,774  | 52.88          | 83.40  |
| Long-term debt that reprices within 1 year .....                     | 0          | 0          | 0          | 0          | 0          |                |        |
|  |            |            |            |            |            |                |        |
| <b>Changes in Holding Company Equity Capital</b>                     |            |            |            |            |            |                |        |
| Equity capital, previous year-end as amended .....                   | 4,909,972  | 4,420,484  | 3,741,881  | 3,479,955  | 3,008,179  |                |        |
| Accounting restatements .....  | 0          | 0          | 0          | 0          | 0          |                |        |
| Net income .....   | 1,241,071  | 696,429    | 707,410    | 474,496    | 423,049    |                |        |
| Net sale of new perpetual preferred stock .....                      | 0          | 0          | 0          | 0          | 0          |                |        |
| Net sale of new common stock .....                                   | 0          | 0          | 0          | 1          | 0          |                |        |
| Sale of treasury stock .....   | 0          | 0          | 0          | 0          | 0          |                |        |
| Less: Purchase of treasury stock .....                               | 0          | 0          | 0          | 0          | 0          |                |        |
| Changes incident to business combinations .....                      | 0          | 0          | 0          | 0          | 0          |                |        |
| Less: Dividends declared .....                                       | 212,991    | 198,663    | 188,440    | 178,487    | 159,284    |                |        |
| Change in other comprehensive income .....                           | -131,991   | 81,033     | 119,083    | -52,516    | 166,910    |                |        |
| Changes in debit to ESOP liability .....                             | 0          | 0          | 0          | 0          | 0          |                |        |
| Other adjustments to equity capital .....                            | -39,405    | -89,311    | 40,550     | 18,432     | 41,101     |                |        |
| Holding company equity capital, ending balance .....                 | 5,766,656  | 4,909,972  | 4,420,484  | 3,741,881  | 3,479,955  |                |        |



BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Percent Composition of Assets

|   | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|   | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct |
| <b>Percent of Total Assets</b>                                  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans   | 3.88       |          |     | 5.85       |          |     | 2.50       |          |     | 0.72       |          |     | 0          |          |     |
| Commercial and industrial loans                                 | 0.19       |          |     | 0.23       |          |     | 0.16       |          |     | 0.12       |          |     | 0.07       |          |     |
| Loans to individuals  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Loans to depository institutions and acceptances of other banks | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Agricultural loans  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Other loans and leases  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Net loans and leases  | 4.07       |          |     | 6.08       |          |     | 2.66       |          |     | 0.84       |          |     | 0.07       |          |     |
| Debt securities over 1 year                                     | 47.59      |          |     | 40.81      |          |     | 38.35      |          |     | 37.43      |          |     | 34.48      |          |     |
| Mutual funds and equity securities                              | 3.99       |          |     | 3.63       |          |     | 3.41       |          |     | 3.33       |          |     | 4.87       |          |     |
| Subtotal  | 55.65      |          |     | 50.52      |          |     | 44.41      |          |     | 41.59      |          |     | 39.43      |          |     |
| Interest-bearing bank balances                                  | 1.96       |          |     | 4.59       |          |     | 7.52       |          |     | 6.66       |          |     | 1.19       |          |     |
| Federal funds sold and reverse repos                            | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Debt securities 1 year or less                                  | 9.32       |          |     | 8.86       |          |     | 12.99      |          |     | 16.32      |          |     | 15.16      |          |     |
| Trading assets  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Total earning assets  | 66.94      |          |     | 63.96      |          |     | 64.93      |          |     | 64.57      |          |     | 55.78      |          |     |
| Non-interest cash and due from depository institutions          | 5.85       |          |     | 5.74       |          |     | 5.76       |          |     | 7.49       |          |     | 13.74      |          |     |
|   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Other real estate owned   | 0.21       |          |     | 0.27       |          |     | 0.31       |          |     | 0.34       |          |     | 0.38       |          |     |
| All other assets  | 27.21      |          |     | 30.30      |          |     | 29.31      |          |     | 27.94      |          |     | 30.48      |          |     |
|   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Memoranda</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments  | 11.28      |          |     | 13.44      |          |     | 20.51      |          |     | 22.98      |          |     | 16.35      |          |     |
| U.S. Treasury securities  | 0.75       |          |     | 0.63       |          |     | 1.25       |          |     | 1.53       |          |     | 1.82       |          |     |
| US agency securities (excluding mortgage-backed securities)     | 1.08       |          |     | 2.06       |          |     | 2.79       |          |     | 3.01       |          |     | 2.26       |          |     |
| Municipal securities  | 10.02      |          |     | 9.76       |          |     | 9.47       |          |     | 9.83       |          |     | 10.82      |          |     |
| Mortgage-backed securities                                      | 34.08      |          |     | 27.15      |          |     | 28.46      |          |     | 30.07      |          |     | 22.50      |          |     |
| Asset-backed securities   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Other debt securities   | 10.98      |          |     | 10.05      |          |     | 9.36       |          |     | 9.30       |          |     | 12.25      |          |     |
| Loans held-for-sale   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Loans held for investment                                       | 4.07       |          |     | 6.08       |          |     | 2.66       |          |     | 0.84       |          |     | 0.07       |          |     |
| Real estate loans secured by 1–4 family                         | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Revolving   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Closed-end, secured by first liens                              | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Closed-end, secured by junior liens                             | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Commercial real estate loans                                    | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Construction and land development                               | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Multifamily   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Nonfarm nonresidential  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Real estate loans secured by farmland                           | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |



BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Loan Mix and Analysis of Concentrations of Credit

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct |
| <b>Loan Mix, Percent of Gross Loans and Leases</b>                                   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans  | 95.28      |          |     | 96.16      |          |     | 93.81      |          |     | 85.22      |          |     | 0          |          |     |
| Real estate loans secured by 1-4 family  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Revolving  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Closed-end   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Commercial real estate loans   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Construction and land development  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| 1-4 family   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Other  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Multifamily  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Nonfarm nonresidential   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Owner-occupied   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Other  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Real estate loans secured by farmland  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Loans to depository institutions and acceptances of other banks                      | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Commercial and industrial loans  | 4.72       |          |     | 3.84       |          |     | 6.19       |          |     | 14.78      |          |     | 100        |          |     |
| Loans to individuals   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Credit card loans  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Agricultural loans   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Other loans and leases   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| <b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b> |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans secured by 1-4 family  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Revolving  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Closed-end   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Commercial real estate loans   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Construction and land development  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 1-4 family   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Other  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Multifamily  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Nonfarm nonresidential   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Owner-occupied   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Other  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans secured by farmland  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Loans to depository institutions and acceptances of other banks                      |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Commercial and industrial loans  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Loans to individuals   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Credit card loans  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Agricultural loans   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Other loans and leases   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Supplemental</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Non-owner occupied CRE loans / Gross loans   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)      |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)                   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Liquidity and Funding

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct |
| <b>Percent of Total Assets</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments   | 11.28      |          |     | 13.44      |          |     | 20.51      |          |     | 22.98      |          |     | 16.35      |          |     |
| Liquid assets  | 43.67      |          |     | 40.07      |          |     | 45.67      |          |     | 48.67      |          |     | 41.50      |          |     |
| Investment securities  | 60.90      |          |     | 53.29      |          |     | 54.74      |          |     | 57.07      |          |     | 54.52      |          |     |
| Net loans and leases   | 4.07       |          |     | 6.08       |          |     | 2.66       |          |     | 0.84       |          |     | 0.07       |          |     |
| Net loans, leases and standby letters of credit                            | 4.07       |          |     | 6.08       |          |     | 2.66       |          |     | 0.84       |          |     | 0.07       |          |     |
| Core deposits  | 31.32      |          |     | 26.33      |          |     | 29.26      |          |     | 35.87      |          |     | 32.39      |          |     |
| Noncore funding  | 13.73      |          |     | 11.97      |          |     | 8.92       |          |     | 7.82       |          |     | 8.07       |          |     |
| Time deposits of \$250K or more  | 0.01       |          |     | 0.01       |          |     | 0.01       |          |     | 0.01       |          |     | 0.01       |          |     |
| Foreign deposits   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Federal funds purchased and repos  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Secured federal funds purchased  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Net federal funds purchased (sold)   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Commercial paper   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Other borrowings w/remaining maturity of 1 year or less                    | 0.12       |          |     | 0.03       |          |     | 0.20       |          |     | 0.24       |          |     | 0.44       |          |     |
| Earning assets that reprice within 1 year                                  | 60.09      |          |     | 51.72      |          |     | 53.53      |          |     | 57.32      |          |     | 54.09      |          |     |
| Interest-bearing liabilities that reprice within 1 year                    | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Long-term debt that reprices within 1 year                                 | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Net assets that reprice within 1 year                                      | 60.08      |          |     | 51.72      |          |     | 53.52      |          |     | 57.32      |          |     | 54.08      |          |     |
| <b>Other Liquidity and Funding Ratios</b>                                  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net noncore funding dependence   | 4.38       |          |     | -2.91      |          |     | -25.92     |          |     | -36.14     |          |     | -20.81     |          |     |
| Net short-term noncore funding dependence                                  | -19.99     |          |     | -26.42     |          |     | -45.41     |          |     | -54.20     |          |     | -39.97     |          |     |
| Short-term investment / Short-term noncore funding                         | 9,811.22   |          |     | 49,462.42  |          |     | 9,870.03   |          |     | 9,206.43   |          |     | 3,695.56   |          |     |
| Liquid assets - short-term noncore funding / Nonliquid assets              | 77.33      |          |     | 66.80      |          |     | 83.69      |          |     | 94.33      |          |     | 70.19      |          |     |
| Net loans and leases / Total deposits                                      | 13         |          |     | 23.09      |          |     | 9.09       |          |     | 2.35       |          |     | 0.23       |          |     |
| Net loans and leases / Core deposits                                       | 13         |          |     | 23.10      |          |     | 9.09       |          |     | 2.35       |          |     | 0.23       |          |     |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Structured notes appreciation (depreciation) / Tier 1 capital              |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Percent of Investment Securities</b>                                    |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Held-to-maturity securities  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Available-for-sale securities  | 93.44      |          |     | 93.19      |          |     | 100        |          |     | 100        |          |     | 100        |          |     |
| U.S. Treasury securities   | 1.23       |          |     | 1.19       |          |     | 2.28       |          |     | 2.68       |          |     | 3.33       |          |     |
| US agency securities (excluding mortgage-backed securities)                | 1.77       |          |     | 3.87       |          |     | 5.11       |          |     | 5.28       |          |     | 4.15       |          |     |
| Municipal securities   | 16.45      |          |     | 18.31      |          |     | 17.30      |          |     | 17.22      |          |     | 19.85      |          |     |
| Mortgage-backed securities   | 55.96      |          |     | 50.96      |          |     | 51.99      |          |     | 52.69      |          |     | 41.26      |          |     |
| Asset-backed securities  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Other debt securities  | 18.03      |          |     | 18.87      |          |     | 17.11      |          |     | 16.30      |          |     | 22.46      |          |     |
| Mutual funds and equity securities   | 6.56       |          |     | 6.81       |          |     | 6.22       |          |     | 5.83       |          |     | 8.94       |          |     |
| Debt securities 1 year or less   | 15.30      |          |     | 16.62      |          |     | 23.73      |          |     | 28.60      |          |     | 27.82      |          |     |
| Debt securities 1 to 5 years   | 10.95      |          |     | 12.53      |          |     | 13.46      |          |     | 14.51      |          |     | 17.97      |          |     |
| Debt securities over 5 years   | 67.19      |          |     | 64.04      |          |     | 56.59      |          |     | 51.07      |          |     | 45.27      |          |     |
| Pledged securities   | 1.09       |          |     | 1.62       |          |     | 1.66       |          |     | 1.75       |          |     | 2.37       |          |     |
| Structured notes, fair value   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| <b>Percent Change from Prior Like Quarter</b>                              |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments   | 7.92       |          |     | -27.20     |          |     | -3.27      |          |     | 56.06      |          |     | -13.91     |          |     |
| Investment securities  | 46.93      |          |     | 8.14       |          |     | 3.93       |          |     | 16.25      |          |     | 5.28       |          |     |
| Core deposits  | 52.92      |          |     | -0.03      |          |     | -11.63     |          |     | 23         |          |     | 10.41      |          |     |
| Noncore funding  | 47.56      |          |     | 48.95      |          |     | 23.60      |          |     | 7.65       |          |     | 0.53       |          |     |

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Derivatives and Off-Balance-Sheet Transactions**

| Dollar Amount in Thousands   | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|--|------------|------------|------------|------------|------------|
| Loan commitments (reported semiannually, June/Dec) .....                       | 0          | 0          | 0          | 0          | 0          |
| Commit: Secured commercial real estate loans .....                             | 0          | 0          | 0          | 0          | 0          |
| Commit: Unsecured real estate loans .....                                      | 0          | 0          | 0          | 0          | 0          |
| Credit card lines (reported semiannually, June/Dec) .....                      | 0          | 0          | 0          | 0          | 0          |
| Securities underwriting .....  | 0          | 0          | 0          | 0          | 0          |
| Standby letters of credit .....  | 0          | 0          | 0          | 0          | 0          |
| Commercial and similar letters of credit .....                                 | 0          | 0          | 0          | 0          | 0          |
| Securities lent .....  | 0          | 0          | 0          | 0          | 0          |
| Credit derivatives - notional amount (holding company as guarantor) .....      | 0          | 0          | 0          | 0          | 0          |
| Credit derivatives - notional amount (holding company as beneficiary) .....    | 0          | 0          | 0          | 0          | 0          |
| Credit derivative contracts w/ purchased credit protection-investment grade .. | 0          | 0          | 0          | 0          | 0          |
| Credit derivative contracts w/ purchased credit protection-noninvest grade ..  | 0          | 0          | 0          | 0          | 0          |
| <b>Derivative Contracts</b>  |            |            |            |            |            |
| Interest rate futures and forward contracts .....                              | 8,010,916  | 0          | 0          | 0          | 0          |
| Written options contracts (interest rate) .....                                | 0          | 0          | 0          | 0          | 0          |
| Purchased options contracts (interest rate) .....                              | 0          | 0          | 0          | 0          | 0          |
| Interest rate swaps .....  | 0          | 0          | 0          | 0          | 0          |
| Futures and forward foreign exchange .....                                     | 0          | 0          | 0          | 0          | 0          |
| Written options contracts (foreign exchange) .....                             | 0          | 0          | 0          | 0          | 0          |
| Purchased options contracts (foreign exchange) .....                           | 0          | 0          | 0          | 0          | 0          |
| Foreign exchange rate swaps .....  | 0          | 0          | 0          | 0          | 0          |
| Commodity and other futures and forward contracts .....                        | 17,500,000 | 0          | 0          | 0          | 0          |
| Written options contracts (commodity and other) .....                          | 0          | 0          | 0          | 0          | 0          |
| Purchased options contracts (commodity and other) .....                        | 0          | 0          | 0          | 0          | 0          |
| Commodity and other swaps .....  | 0          | 0          | 0          | 0          | 0          |

**Percent of Total Assets**

|  | BHC    | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
|--|--------|----------|-----|-----|----------|-----|-----|----------|-----|-----|----------|-----|-----|----------|-----|
| Loan commitments (reported semiannually, June/Dec) .....                       | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Standby letters of credit .....  | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Commercial and similar letters of credit .....                                 | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Securities lent .....  | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Credit derivatives - notional amount (holding company as guarantor) .....      | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Credit derivatives - notional amount (holding company as beneficiary) .....    | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Credit derivative contracts w/ purchased credit protection-investment grade .. | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Credit derivative contracts w/ purchased credit protection-noninvest grade ..  | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Derivative contracts .....   | 155.07 |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Interest rate contracts .....  | 48.69  |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Interest rate futures and forward contracts .....                              | 48.69  |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Written options contracts (interest rate) .....                                | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Purchased options contracts (interest rate) .....                              | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Interest rate swaps .....  | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Foreign exchange contracts .....   | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Futures and forward foreign exchange contracts .....                           | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Written options contracts (foreign exchange) .....                             | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Purchased options contracts (foreign exchange) .....                           | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Foreign exchange rate swaps .....  | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Equity, commodity, and other derivative contracts .....                        | 106.37 |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Commodity and other futures and forward contracts .....                        | 106.37 |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Written options contracts (commodity and other) .....                          | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Purchased options contracts (commodity and other) .....                        | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Commodity and other swaps .....  | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| <b>Percent of Average Loans and Leases</b>                                     |        |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Loan commitments (reported semiannually, June/Dec) .....                       | 0      |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Derivative Instruments

| Dollar Amount in Thousands   | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|--|------------|------------|------------|------------|------------|
| <b>Notional Amount</b>   |            |            |            |            |            |
| Derivative contracts .....   | 25,510,916 | 0          | 0          | 0          | 0          |
| Interest rate contracts .....  | 8,010,916  | 0          | 0          | 0          | 0          |
| Foreign exchange contracts .....   | 0          | 0          | 0          | 0          | 0          |
| Equity, commodity, and other contracts .....                             | 17,500,000 | 0          | 0          | 0          | 0          |
| <b>Derivatives Position</b>  |            |            |            |            |            |
| Futures and forwards .....   | 25,510,916 | 0          | 0          | 0          | 0          |
| Written options .....  | 0          | 0          | 0          | 0          | 0          |
| Exchange-traded .....  | 0          | 0          | 0          | 0          | 0          |
| Over-the-counter .....   | 0          | 0          | 0          | 0          | 0          |
| Purchased options .....  | 0          | 0          | 0          | 0          | 0          |
| Exchange-traded .....  | 0          | 0          | 0          | 0          | 0          |
| Over-the-counter .....   | 0          | 0          | 0          | 0          | 0          |
| Swaps .....  | 0          | 0          | 0          | 0          | 0          |
| Held for trading .....   | 0          | 0          | 0          | 0          | 0          |
| Interest rate contracts .....  | 0          | 0          | 0          | 0          | 0          |
| Foreign exchange contracts .....   | 0          | 0          | 0          | 0          | 0          |
| Equity, commodity, and other contracts .....                             | 0          | 0          | 0          | 0          | 0          |
| Non-traded .....   | 25,510,916 | 0          | 0          | 0          | 0          |
| Interest rate contracts .....  | 8,010,916  | 0          | 0          | 0          | 0          |
| Foreign exchange contracts .....   | 0          | 0          | 0          | 0          | 0          |
| Equity, commodity, and other contracts .....                             | 17,500,000 | 0          | 0          | 0          | 0          |
| Derivative contracts (excluding futures and FX 14 days or less) .....    | 0          | 0          | 0          | 0          | 0          |
| One year or less .....   | 0          | 0          | 0          | 0          | 0          |
| Over 1 year to 5 years .....   | 0          | 0          | 0          | 0          | 0          |
| Over 5 years .....   | 0          | 0          | 0          | 0          | 0          |
| Gross negative fair value (absolute value) .....                         | -26,416    | 0          | 0          | 0          | 0          |
| Gross positive fair value .....  | 254,938    | 0          | 0          | 0          | 0          |
| Held for trading .....   | 0          | 0          | 0          | 0          | 0          |
| Non-traded .....   | 254,938    | 0          | 0          | 0          | 0          |
| Current credit exposure on risk-based capital derivative contracts ..... | 0          | 0          | 0          | 0          | 0          |
| Credit losses on derivative contracts .....                              | 0          | 0          | 0          | 0          | 0          |
| <b>Past Due Derivative Instruments Fair Value</b>                        |            |            |            |            |            |
| 30–89 days past due .....  | 0          | 0          | 0          | 0          | 0          |
| 90+ days past due .....  | 0          | 0          | 0          | 0          | 0          |

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Derivatives Analysis

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct |
| <b>Percent of Notional Amount</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Interest rate contracts .....  | 31.40      |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Foreign exchange contracts .....   | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Equity, commodity, and other contracts .....                             | 68.60      |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Futures and forwards .....   | 100        |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Written options .....  | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Exchange-traded .....  | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Over-the-counter .....   | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Purchased options .....  | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Exchange-traded .....  | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Over-the-counter .....   | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Swaps .....  | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Held for trading .....   | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Interest rate contracts .....  | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Foreign exchange contracts .....   | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Equity, commodity, and other contracts .....                             | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Non-traded .....   | 100        |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Interest rate contracts .....  | 31.40      |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Foreign exchange contracts .....   | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Equity, commodity, and other contracts .....                             | 68.60      |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Derivative contracts (excluding futures and forex 14 days or less) ..... | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| One year or less .....   | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Over 1 year to 5 years .....   | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Over 5 years .....   | 0          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Gross negative fair value (absolute value) .....                         | 0.10       |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Gross positive fair value .....  | 1          |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Percent of Tier 1 Capital</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Gross negative fair value, absolute value (X) .....                      |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Gross positive fair value (X) .....                                      |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Held for trading (X) .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Non-traded (X) .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Current credit exposure (X) .....  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Credit losses on derivative contracts .....                              |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Past Due Derivative Instruments Fair Value</b>                        |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 30–89 days past due .....  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 90+ days past due .....  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Other Ratios</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Current credit exposure / Risk-weighted assets .....                     |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Allowance and Net Loan and Lease Losses

| Dollar Amount in Thousands  | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| <b>Change: Allowance for Loan and Lease Losses excluding ATTR</b> |            |            |            |            |            |
| Beginning balance .....   | 0          | 0          | 0          | 0          | 0          |
| Gross losses .....  | 0          | 0          | 0          | 0          | 0          |
| Write-downs, transfers to loans held-for-sale .....               | 0          | 0          | 0          | 0          | 0          |
| Recoveries .....  | 0          | 0          | 0          | 0          | 0          |
| Net losses .....  | 0          | 0          | 0          | 0          | 0          |
| Provision for loan and lease losses .....                         | 0          | 0          | 0          | 0          | 0          |
| Adjustments .....   | 0          | 0          | 0          | 0          | 0          |
| Ending balance .....  | 0          | 0          | 0          | 0          | 0          |
| Memo: Allocated transfer risk reserve (ATTR) .....                |            |            |            |            |            |

  

| BHC  | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
|--|----------|-----|-----|----------|-----|-----|----------|-----|-----|----------|-----|-----|----------|-----|
| <b>Analysis Ratios</b>   |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Provision for loan and lease losses / Average assets .....                           | 0        |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Provision for loan and lease losses / Average loans and leases .....                 | 0        |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Provision for loan and lease losses / Net loan and lease losses .....                |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Allowance for loan and lease losses / Total loans and leases not held for sale ..... | 0        |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Allowance for loan and lease losses / Total loans and leases .....                   | 0        |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Allowance for loan and lease losses / Net loans and leases losses (X) .....          |          |     |     |          |     |     |          |     |     |          |     | 0   |          |     |
| Allowance for loan and lease losses / Nonaccrual assets .....                        |          |     |     |          |     |     |          |     |     |          |     | 0   |          |     |
| ALLL / 90+ days past due + nonaccrual loans and leases .....                         |          |     |     |          |     | 0   |          |     |     |          |     | 0   |          |     |
| Gross loan and lease losses / Average loans and leases .....                         | 0        |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Recoveries / Average loans and leases .....  | 0        |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Net losses / Average loans and leases .....  | 0        |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Write-downs, transfers to loans held-for-sale / Average loans and leases .....       | 0        |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Recoveries / Prior year-end losses .....   |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Earnings coverage of net loan and lease losses (X) .....                             |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| <b>Net Loan and Lease Losses By Type</b>   |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Real estate loans .....  | 0        |     | 0   |          |     | 0   |          |     | 0   |          |     |     |          |     |
| Real estate loans secured by 1-4 family .....  |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Revolving .....  |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Closed-end .....   |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Commercial real estate loans .....   |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Construction and land development .....  |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| 1-4 family .....   |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Other .....  |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Multifamily .....  |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Nonfarm nonresidential .....   |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Owner-occupied .....   |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Other .....  |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Real estate loans secured by farmland .....  |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Commercial and industrial loans .....  | 0        |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Loans to individuals .....   |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Credit card loans .....  |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Agricultural loans .....   |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Loans to foreign governments and institutions .....                                  |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Other loans and leases .....   |          |     |     |          |     |     |          |     |     |          |     |     |          |     |

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Past Due and Nonaccrual Assets

| Dollar Amount in Thousands                        | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| <b>30+ Days Past Due and Nonaccrual Assets</b>    |            |            |            |            |            |
| 30–89 days past due loans and leases              | 0          | 0          | 4          | 0          | 0          |
| 90+ days past due loans and leases                | 0          | 0          | 300        | 0          | 39         |
| Nonaccrual loans and leases                       | 0          | 0          | 0          | 0          | 171        |
| Total past due and nonaccrual loans and leases    | 0          | 0          | 304        | 0          | 210        |
| Restructured 30–89 days past due                  | 0          | 0          | 0          | 0          | 0          |
| Restructured 90+ days past due                    | 0          | 0          | 0          | 0          | 0          |
| Restructured nonaccrual                           | 0          | 0          | 0          | 0          | 0          |
| Total restructured loans and leases               | 0          | 0          | 0          | 0          | 0          |
| 30–89 days past due loans held for sale           | 0          | 0          | 0          | 0          | 0          |
| 90+ days past due loans held for sale             | 0          | 0          | 0          | 0          | 0          |
| Nonaccrual loans held for sale                    | 0          | 0          | 0          | 0          | 0          |
| Total past due and nonaccrual loans held for sale | 0          | 0          | 0          | 0          | 0          |
| Restructured loans and leases in compliance       | 0          | 0          | 0          | 0          | 0          |
| Other real estate owned                           | 35,101     | 35,120     | 35,200     | 36,217     | 35,985     |
| <b>Other Assets</b>                               |            |            |            |            |            |
| 30–89 days past due                               | 0          | 0          | 0          | 0          | 0          |
| 90+ days past due                                 | 0          | 0          | 0          | 0          | 0          |
| Nonaccrual  | 0          | 0          | 0          | 0          | 0          |
| Total other assets past due and nonaccrual        | 0          | 0          | 0          | 0          | 0          |

|   | BHC  | Peer # 9 | Pct | BHC  | Peer # 9 | Pct | BHC   | Peer # 9 | Pct | BHC   | Peer # 9 | Pct | BHC   | Peer # 9 | Pct |
|---|------|----------|-----|------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|
| <b>Percent of Loans and Leases</b>  |      |          |     |      |          |     |       |          |     |       |          |     |       |          |     |
| 30–89 days past due loans and leases                                      | 0    |          |     | 0    |          |     | 0     |          |     | 0     |          |     | 0     |          |     |
| 90+ days past due loans and leases  | 0    |          |     | 0    |          |     | 0.10  |          |     | 0     |          |     | 0.55  |          |     |
| Nonaccrual loans and leases   | 0    |          |     | 0    |          |     | 0     |          |     | 0     |          |     | 2.42  |          |     |
| 90+ days past due and nonaccrual loans and leases                         | 0    |          |     | 0    |          |     | 0.10  |          |     | 0     |          |     | 2.97  |          |     |
| 30–89 days past due restructured  | 0    |          |     | 0    |          |     | 0     |          |     | 0     |          |     | 0     |          |     |
| 90+ days past due restructured  | 0    |          |     | 0    |          |     | 0     |          |     | 0     |          |     | 0     |          |     |
| Nonaccrual restructured   | 0    |          |     | 0    |          |     | 0     |          |     | 0     |          |     | 0     |          |     |
| 30–89 days past due loans held for sale                                   | 0    |          |     | 0    |          |     | 0     |          |     | 0     |          |     | 0     |          |     |
| 90+ days past due loans held for sale                                     | 0    |          |     | 0    |          |     | 0     |          |     | 0     |          |     | 0     |          |     |
| Nonaccrual loans held for sale  | 0    |          |     | 0    |          |     | 0     |          |     | 0     |          |     | 0     |          |     |
| <b>Percent of Loans and Leases and Other Assets</b>                       |      |          |     |      |          |     |       |          |     |       |          |     |       |          |     |
| <b>30+ Days Past Due and Nonaccrual</b>                                   |      |          |     |      |          |     |       |          |     |       |          |     |       |          |     |
| 30–89 days past due assets  | 0    |          |     | 0    |          |     | 0     |          |     | 0     |          |     | 0     |          |     |
| 90+ days past due assets  | 0    |          |     | 0    |          |     | 0.10  |          |     | 0     |          |     | 0.55  |          |     |
| Nonaccrual assets   | 0    |          |     | 0    |          |     | 0     |          |     | 0     |          |     | 2.42  |          |     |
| 30+ days past due and nonaccrual assets                                   | 0    |          |     | 0    |          |     | 0.10  |          |     | 0     |          |     | 2.97  |          |     |
| <b>Percent of Total Assets</b>  |      |          |     |      |          |     |       |          |     |       |          |     |       |          |     |
| 90+ days past due and nonaccrual assets                                   | 0    |          |     | 0    |          |     | 0     |          |     | 0     |          |     | 0     |          |     |
| 90+ days past due and nonaccrual assets + other real estate owned         | 0.21 |          |     | 0.27 |          |     | 0.31  |          |     | 0.34  |          |     | 0.38  |          |     |
| <b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b> |      |          |     |      |          |     |       |          |     |       |          |     |       |          |     |
| Total assets  | 0.21 |          |     | 0.27 |          |     | 0.31  |          |     | 0.34  |          |     | 0.38  |          |     |
| Allowance for loan and lease losses                                       |      |          |     |      |          |     |       |          |     |       |          |     |       |          |     |
| Equity capital + allowance for loan and lease losses                      | 0.61 |          |     | 0.72 |          |     | 0.80  |          |     | 0.97  |          |     | 1.04  |          |     |
| Tier 1 capital + allowance for loan and lease losses                      |      |          |     |      |          |     |       |          |     |       |          |     |       |          |     |
| Loans and leases + other real estate owned                                | 4.98 |          |     | 4.32 |          |     | 10.30 |          |     | 28.80 |          |     | 83.98 |          |     |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

**Past Due and Nonaccrual Loans and Leases**

|  |                           | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|---------------------------|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  |                           | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct |
| <b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b> |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate  | 30–89 days past due ..... | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |          |     |
|  | 90+ days past due .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |          |     |
|  | Nonaccrual .....          | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |            |          |     |
| Commercial and industrial  | 30–89 days past due ..... | 0          |          |     | 0          |          |     | 0.02       |          |     | 0          |          |     | 0          |          |     |
|  | 90+ days past due .....   | 0          |          |     | 0          |          |     | 1.58       |          |     | 0          |          |     | 0.55       |          |     |
|  | Nonaccrual .....          | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 2.42       |          |     |
| Individuals  | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Depository institution loans   | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Agricultural   | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Foreign governments  | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Other loans and leases   | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|  | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Past Due and Nonaccrual Loans and Leases—Continued

|                              |                           | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|------------------------------|---------------------------|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|                              |                           | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct |
| <b>Memoranda</b>             |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 1–4 family                   | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Revolving                    | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Closed-end                   | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Junior lien                  | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Commercial real estate       | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Construction and development | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 1–4 family                   | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Other                        | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Multifamily                  | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Nonfarm non-residential      | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Owner Occupied               | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Other                        | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Farmland                     | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Credit card                  | 30–89 days past due ..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
|                              | Nonaccrual .....          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Regulatory Capital Components and Ratios

| Dollar Amount in Thousands  | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| <b>Common Equity Tier 1 Capital</b>   |            |            |            |            |            |
| Common stock plus related surplus .....                                     |            |            |            |            |            |
| Retained earnings .....   | 0          | 0          | 0          | 0          | 0          |
| Accumulated other comprehensive income (AOCI) .....                         |            |            |            |            |            |
| Common equity tier 1 minority interest .....                                |            |            |            |            |            |
| Common equity tier 1 capital before adjustments/deductions .....            |            |            |            |            |            |
| <b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>                 |            |            |            |            |            |
| Less: Goodwill, intangible assets, and deferred tax assets .....            | 0          | 0          | 0          | 0          | 0          |
| Accumulated other comprehensive income-related adjustments .....            | 0          | 0          | 0          | 0          | 0          |
| Other deductions from common equity tier 1 capital .....                    | 0          | 0          | 0          | 0          | 0          |
| Subtotal: .....   | 0          | 0          | 0          | 0          | 0          |
| Adjustments and deductions for common equity tier 1 capital .....           | 0          | 0          | 0          | 0          | 0          |
| Common equity tier 1 capital .....  | 0          | 0          | 0          | 0          | 0          |
| <b>Additional Tier 1 Capital</b>  |            |            |            |            |            |
| Additional tier 1 capital instruments and related surplus .....             |            |            |            |            |            |
| Non-qualifying capital instruments .....                                    |            |            |            |            |            |
| Tier 1 minority interest not included in common equity tier 1 capital ..... |            |            |            |            |            |
| Additional tier 1 capital before deductions .....                           |            |            |            |            |            |
| Less: Additional tier 1 capital deductions .....                            |            |            |            |            |            |
| Additional tier 1 capital .....   |            |            |            |            |            |
| <b>Tier 1 Capital</b>   |            |            |            |            |            |
| <b>Tier 2 Capital</b>   |            |            |            |            |            |
| Tier 2 capital instruments and related surplus .....                        |            |            |            |            |            |
| Non-qualifying capital instruments .....                                    |            |            |            |            |            |
| Total capital minority interest not included in tier 1 capital .....        |            |            |            |            |            |
| Allowance for loan and lease losses in tier 2 capital .....                 |            |            |            |            |            |
| Exited advanced approach eligible credit reserves .....                     |            |            |            |            |            |
| Unrealized gains on AFS preferred stock classified as equity .....          |            |            |            |            |            |
| Tier 2 capital before deductions .....                                      |            |            |            |            |            |
| Exited advanced approach tier 2 capital before deductions .....             |            |            |            |            |            |
| Less: Tier 2 capital deductions .....                                       |            |            |            |            |            |
| Tier 2 capital .....  |            |            |            |            |            |
| Exited advanced approach tier 2 capital .....                               |            |            |            |            |            |
| Total capital .....   |            |            |            |            |            |
| Exited advanced approach total capital .....                                |            |            |            |            |            |
| <b>Total Assets for Capital Ratios</b>                                      |            |            |            |            |            |
| Average total consolidated assets, adjusted .....                           | 0          | 0          | 0          | 0          | 0          |
| Less: Deductions from common equity tier 1 capital .....                    |            |            |            |            |            |
| Less: Other deductions .....  |            |            |            |            |            |
| Total assets for leverage ratio .....                                       |            |            |            |            |            |
| Total risk-weighted assets .....  |            |            |            |            |            |
| Exited advanced approach total RWA .....                                    |            |            |            |            |            |

|   | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct | BHC | Peer # 9 | Pct |
|---|-----|----------|-----|-----|----------|-----|-----|----------|-----|-----|----------|-----|-----|----------|-----|
| <b>Capital Ratios</b>                                       |     |          |     |     |          |     |     |          |     |     |          |     |     |          |     |
| Common equity tier 1 capital, column A .....                | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Common equity tier 1 capital, column B .....                | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Tier 1 capital, column A .....                              | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Tier 1 capital, column B .....                              | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Total capital, column A .....                               | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Total capital, column B .....                               | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Tier 1 leverage .....                                       | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     | 0   |          |     |
| Supplementary leverage ratio, advanced approaches HCs ..... |     |          |     |     |          |     |     |          |     |     |          |     |     |          |     |

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Insurance and Broker-Dealer Activities

| Dollar Amount in Thousands                                | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change |        |
|---|------------|------------|------------|------------|------------|----------------|--------|
|   |            |            |            |            |            | 1-Year         | 5-Year |
| <b>Insurance Activities</b>                               |            |            |            |            |            |                |        |
| Total insurance underwriting assets .....                 | 0          | 0          | 0          | 0          | 0          |                |        |
| Total property and casualty assets .....                  | 0          | 0          | 0          | 0          | 0          |                |        |
| Reinsurance recoverables (P/C) .....                      |            |            |            |            |            |                |        |
| Total life and health assets .....                        | 0          | 0          | 0          | 0          | 0          |                |        |
| Reinsurance recoverables (L/H) .....                      |            |            |            |            |            |                |        |
| Separate account assets (L/H) .....                       | 0          | 0          | 0          | 0          | 0          |                |        |
|   |            |            |            |            |            |                |        |
| Total insurance underwriting equity .....                 | 0          | 0          | 0          | 0          | 0          |                |        |
| Total property and casualty equity .....                  | 0          | 0          | 0          | 0          | 0          |                |        |
| Total life and health equity .....                        | 0          | 0          | 0          | 0          | 0          |                |        |
| Total insurance underwriting net income .....             | -28,161    | -24,946    | -23,399    | -28,939    | -19,201    |                |        |
| Total property and casualty .....                         | -28,161    | -24,946    | -23,399    | -28,939    | -19,201    |                |        |
| Total life and health .....                               | 0          | 0          | 0          | 0          | 0          |                |        |
|   |            |            |            |            |            |                |        |
| Claims and claims adjusted expense reserves (P/C) .....   | 0          | 2,417      | 5,991      | 0          | 0          | -100.00        |        |
| Unearned premiums (P/C) .....                             | 0          | 0          | 0          | 0          | 0          |                |        |
| Policyholder benefit and contractholder funds (L/H) ..... | 0          | 0          | 0          | 0          | 0          |                |        |
| Separate account liabilities (L/H) .....                  | 0          | 0          | 0          | 0          | 0          |                |        |
| Insurance activities revenue .....                        | 1,402,177  | 1,340,588  | 1,113,716  | 1,026,772  | 1,048,865  | 4.59           | 45.07  |
| Other insurance activities income .....                   | 1,430,338  | 1,365,232  | 1,137,115  | 1,055,711  | 1,068,066  | 4.77           | 44.78  |
| Insurance and reinsurance underwriting income .....       | -28,161    | -24,644    | -23,399    | -28,939    | -19,201    |                |        |
| Premiums .....  | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit related insurance underwriting .....               | 0          | 0          | 0          | 0          | 0          |                |        |
| Other insurance underwriting .....                        | 0          | 0          | 0          | 0          | 0          |                |        |
| Insurance benefits, losses, expenses .....                | -443       | 659        | 723        | -2,140     | 3,465      |                |        |
| Net assets of insurance underwriting subsidiaries .....   | 0          | 0          | 0          | 0          | 0          |                |        |
| Life insurance assets .....                               | 139,476    | 123,034    | 110,457    | 92,999     | 99,212     | 13.36          | 64.07  |

|   | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|   | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct |
| <b>Analysis Ratios</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Insurance underwriting assets / Consolidated assets .....                       | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets ..    |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets ..    |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Separate account assets (L/H) / Total life assets .....                         |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Insurance activities revenue / Adjusted operating income .....                  | 15.32      |          |     | 19.37      |          |     | 18.30      |          |     | 17.81      |          |     | 18.31      |          |     |
| Premium income / Insurance activities revenue .....                             | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Credit related premium income / Total premium income .....                      |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Other premium income / Total premium income .....                               |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Insurance underwriting net income / Consolidated net income .....               | -2.27      |          |     | -3.58      |          |     | -3.31      |          |     | -6.10      |          |     | -4.54      |          |     |
| Insurance net income (P/C) / Equity (P/C) .....                                 |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Insurance net income (L/H) / Equity (L/H) .....                                 |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Insurance benefits, losses, expenses / Insurance premiums .....                 |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Reinsurance recovery (P/C) / Total assets (P/C) .....                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Reinsurance recovery (L/H) / Total assets (L/H) .....                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net assets of insurance underwriting subsidiaries / Consolidated assets .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses .. |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Broker-Dealer Activities</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net assets of broker-dealer subsidiaries (\$000) .....                          | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Net assets of broker-dealer subsidiaries / Consolidated assets .....            | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Foreign Activities

| Dollar Amount in Thousands   | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|--|------------|------------|------------|------------|------------|
| <b>Foreign Activities</b>  |            |            |            |            |            |
| Total foreign loans and leases .....                               | 0          | 0          | 0          | 0          | 0          |
| Real estate loans .....  | 0          | 0          | 0          | 0          | 0          |
| Commercial and industrial loans .....                              | 0          | 0          | 0          | 0          | 0          |
| Loans to depository institutions and other banks acceptances ..... | 0          | 0          | 0          | 0          | 0          |
| Loans to foreign governments and institutions .....                | 0          | 0          | 0          | 0          | 0          |
| Loans to individuals .....   | 0          | 0          | 0          | 0          | 0          |
| Agricultural loans .....   | 0          | 0          | 0          | 0          | 0          |
| Other foreign loans .....  | 0          | 0          | 0          | 0          | 0          |
| Lease financing receivables .....                                  | 0          | 0          | 0          | 0          | 0          |
| Debt securities .....  | 724,626    | 605,930    | 527,990    | 374,687    | 406,567    |
| Interest-bearing bank balances .....                               | 0          | 0          | 0          | 0          | 0          |
| Total selected foreign assets .....                                | 724,626    | 605,930    | 527,990    | 374,687    | 406,567    |
| Total foreign deposits .....                                       | 0          | 0          | 0          | 0          | 0          |
| Interest-bearing deposits .....                                    | 0          | 0          | 0          | 0          | 0          |
| Non-interest-bearing deposits .....                                | 0          | 0          | 0          | 0          | 0          |

### Analysis Ratios

|                                       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|---------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Yield: Foreign loans .....            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Cost: Interest-bearing deposits ..... |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

### Net Losses as a Percent of Foreign Loans by Type

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Real estate loans .....                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Commercial and industrial loans .....      |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Foreign governments and institutions ..... |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

### Growth Rates

|                             |       |  |  |       |  |  |       |  |  |       |  |  |       |  |  |
|-----------------------------|-------|--|--|-------|--|--|-------|--|--|-------|--|--|-------|--|--|
| Net loans and leases .....  |       |  |  |       |  |  |       |  |  |       |  |  |       |  |  |
| Total selected assets ..... | 19.59 |  |  | 14.76 |  |  | 40.91 |  |  | -7.84 |  |  | 19.94 |  |  |
| Deposits .....              |       |  |  |       |  |  |       |  |  |       |  |  |       |  |  |

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Servicing, Securitization and Asset Sale Activities—Part 1

| Activity   | Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change |        |
|--|----------------------------|------------|------------|------------|------------|------------|----------------|--------|
|  |                            |            |            |            |            |            | 1-Year         | 5-Year |
|  |                            |            |            |            |            |            |                |        |
| Securitization activities  |                            | 0          | 0          | 0          | 0          | 0          |                |        |
| 1–4 family residential loans   |                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines  |                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables  |                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Auto loans   |                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans  |                            | 0          | 0          | 0          | 0          | 0          |                |        |
| All other loans and leases   |                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Retained credit exposure   |                            | 0          | 0          | 0          | 0          | 0          |                |        |
| 1–4 family residential loans   |                            | 0          | 0          | 0          | 0          |            |                |        |
| Home equity lines  |                            | 0          | 0          | 0          | 0          |            |                |        |
| Credit card receivables  |                            | 0          | 0          | 0          | 0          |            |                |        |
| Auto loans   |                            | 0          | 0          | 0          | 0          |            |                |        |
| Commercial and industrial loans  |                            | 0          | 0          | 0          | 0          |            |                |        |
| All other loans and leases   |                            | 0          | 0          | 0          | 0          |            |                |        |
|  |                            |            |            |            |            |            |                |        |
| Unused commitments to provide liquidity (servicer advance)                     |                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Seller's interest carried as securities and loans                              |                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines  |                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables  |                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans  |                            | 0          | 0          | 0          | 0          | 0          |                |        |
|  |                            |            |            |            |            |            |                |        |
| Asset-backed commercial paper conduits   |                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit exposure from credit enhancements provided to conduit structures        |                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Liquidity commitments provided to conduit structures                           |                            | 0          | 0          | 0          | 0          | 0          |                |        |
|  |                            |            |            |            |            |            |                |        |
|  |                            | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |                |        |
|  |                            |            |            |            |            |            |                |        |
| Activity as a Percent of Total Assets  |                            |            |            |            |            |            |                |        |
| Securitization activities  |                            | 0          | 0          | 0          | 0          | 0          |                | 0      |
| 1–4 family residential loans   |                            | 0          | 0          | 0          | 0          | 0          |                | 0      |
| Home equity lines  |                            | 0          | 0          | 0          | 0          | 0          |                | 0      |
| Credit card receivables  |                            | 0          | 0          | 0          | 0          | 0          |                | 0      |
| Auto loans   |                            | 0          | 0          | 0          | 0          | 0          |                | 0      |
| Commercial and Industrial loans  |                            | 0          | 0          | 0          | 0          | 0          |                | 0      |
| All other loans and leases   |                            | 0          | 0          | 0          | 0          | 0          |                | 0      |
| Asset-backed commercial paper conduits   |                            | 0          | 0          | 0          | 0          | 0          |                | 0      |
| Credit exposure from credit enhancements provided to conduit structures        |                            | 0          | 0          | 0          | 0          | 0          |                | 0      |
| Liquidity commitments provided to conduit structures                           |                            | 0          | 0          | 0          | 0          | 0          |                | 0      |
|  |                            |            |            |            |            |            |                |        |
| Percent of Total Managed Assets (On balance-sheet loans and securitized loans) |                            |            |            |            |            |            |                |        |
| 1–4 family residential loans   |                            |            |            |            |            |            |                |        |
| Home equity lines  |                            |            |            |            |            |            |                |        |
| Credit card receivables  |                            |            |            |            |            |            |                |        |
| Auto loans and other consumer loans  |                            |            |            |            |            |            |                |        |
| Commercial and industrial loans  |                            |            |            |            |            |            |                |        |
| All other loans and leases   |                            |            |            |            |            |            |                |        |

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

**Servicing, Securitization and Asset Sale Activities—Part 2**

|   | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| <b>Percent of Total Securitization Activities by Type</b>           |            |            |            |            |            |
| Retained credit exposure .....                                      |            |            |            |            |            |
| 1–4 family residential loans .....                                  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....                                       |            |            |            |            |            |
| Auto loans .....  |            |            |            |            |            |
| Commercial and industrial loans .....                               |            |            |            |            |            |
| All other loans and leases .....                                    |            |            |            |            |            |
| Unused commitments to provide liquidity (servicer advance) .....    |            |            |            |            |            |
| Seller's interest carried as securities and loans .....             |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....                                       |            |            |            |            |            |
| Commercial and industrial loans .....                               |            |            |            |            |            |
| <b>Percent of Tier 1 Capital</b>                                    |            |            |            |            |            |
| Total retained credit exposure .....                                |            |            |            |            |            |
| Total retained credit exposure and asset sale credit exposure ..... |            |            |            |            |            |

|  | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change |        |
|--|------------|------------|------------|------------|------------|----------------|--------|
|  |            |            |            |            |            | 1-Year         | 5-Year |
| <b>Dollar Amount in Thousands</b>                  |            |            |            |            |            |                |        |
| <b>30–89 Days Past Due Securitized Assets</b>      |            |            |            |            |            |                |        |
| 1–4 family residential loans .....                 | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines .....                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables .....                      | 0          | 0          | 0          | 0          | 0          |                |        |
| Auto loans .....                                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans .....              | 0          | 0          | 0          | 0          | 0          |                |        |
| All other loans and leases .....                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Total 30–89 days past due securitized assets ..... | 0          | 0          | 0          | 0          | 0          |                |        |
| <b>90+ Days Past Due Securitized Assets</b>        |            |            |            |            |            |                |        |
| 1–4 family residential loans .....                 | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines .....                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables .....                      | 0          | 0          | 0          | 0          | 0          |                |        |
| Auto loans .....                                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans .....              | 0          | 0          | 0          | 0          | 0          |                |        |
| All other loans and leases .....                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Total 90+ days past due securitized assets .....   | 0          | 0          | 0          | 0          | 0          |                |        |
| Total past due securitized assets .....            | 0          | 0          | 0          | 0          | 0          |                |        |
| <b>Net Losses on Securitized Assets</b>            |            |            |            |            |            |                |        |
| 1–4 family residential loans .....                 | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines .....                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables .....                      | 0          | 0          | 0          | 0          | 0          |                |        |
| Auto loans .....                                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans .....              | 0          | 0          | 0          | 0          | 0          |                |        |
| All other loans and leases .....                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Total net losses on securitized assets .....       | 0          | 0          | 0          | 0          | 0          |                |        |



BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Servicing, Securitization and Asset Sale Activities—Part 3

|   | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| <b>30–89 Days Past Due Securitized Assets Percent of Type</b>             |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Auto loans .....  |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total 30–89 days past due securitized assets .....                        |            |            |            |            |            |
| <b>90+ Days Past Due Securitized Assets Percent of Type</b>               |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Auto loans and other consumer loans .....                                 |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total 90+ days past due securitized assets .....                          |            |            |            |            |            |
| Total past due securitized assets percent of securitized assets .....     |            |            |            |            |            |
| <b>Net Loss on Securitized Assets Percent of Type</b>                     |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Auto loans .....  |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total net losses on securitized assets .....                              |            |            |            |            |            |
| <b>30–89 Days Past Due Managed Assets Percent of Type</b>                 |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total managed loans past due 30–89 days .....                             |            |            |            |            |            |
| <b>90+ Days Past Due Managed Assets Percent of Type</b>                   |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total managed loans past due 90+ days .....                               |            |            |            |            |            |
| <b>Total Past Due Managed Assets</b> .....                                |            |            |            |            |            |
| <b>Net Losses on Managed Assets Percent of Type</b>                       |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| <b>Net Losses on Managed Assets Percent of Total Managed Assets</b> ..... |            |            |            |            |            |

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

# Parent Company Income Statement

| Dollar Amount in Thousands                               | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change |          |
|--|------------|------------|------------|------------|------------|----------------|----------|
|  |            |            |            |            |            | 1-Year         | 5-Year   |
| Operating Income   |            |            |            |            |            |                |          |
| Income from bank subsidiaries .....                      | 32,501     | 35,133     | 40,486     | 24,665     | 24,085     | -7.49          | 448.45   |
| Dividends .....  | 32,500     | 34,900     | 36,500     | 21,800     | 23,100     | -6.88          | 452.63   |
| Interest .....   | 1          | 233        | 3,986      | 2,865      | 985        | -99.57         | -97.78   |
| Management and service fees .....                        | 0          | 0          | 0          | 0          | 0          |                |          |
| Other income .....                                       | 0          | 0          | 0          | 0          | 0          |                |          |
| Income from nonbank subsidiaries .....                   | 796,185    | 570,280    | 348,933    | 372,961    | 331,408    | 39.61          | 1863.90  |
| Dividends .....  | 589,138    | 569,000    | 348,299    | 372,942    | 331,359    | 3.54           | 1353.19  |
| Interest .....   | 1,190      | 1,280      | 634        | 19         | 49         | -7.03          |          |
| Management and service fees .....                        | 0          | 0          | 0          | 0          | 0          |                |          |
| Other income .....                                       | 205,857    | 0          | 0          | 0          | 0          |                |          |
| Income from subsidiary holding companies .....           | 0          | 0          | 0          | 0          | 0          |                |          |
| Dividends .....  | 0          | 0          | 0          | 0          | 0          |                |          |
| Interest .....   | 0          | 0          | 0          | 0          | 0          |                |          |
| Management and service fees .....                        | 0          | 0          | 0          | 0          | 0          |                |          |
| Other income .....                                       | 0          | 0          | 0          | 0          | 0          |                |          |
| Total income from subsidiaries .....                     | 828,686    | 605,413    | 389,419    | 397,626    | 355,493    | 36.88          | 1683.39  |
| Securities gains (losses) .....                          | -85,168    | 0          | 0          | 0          | 0          |                |          |
| Other operating income .....                             | 18,280     | 19,019     | 17,040     | -5,870     | 13,868     | -3.89          | 217.14   |
| Total operating income .....                             | 761,798    | 624,432    | 406,459    | 391,756    | 369,361    | 22.00          | 1358.52  |
| Operating Expenses                                       |            |            |            |            |            |                |          |
| Personnel expenses .....                                 | 24,986     | 20,103     | 24,244     | 1,805      | 16,062     | 24.29          | 175.36   |
| Interest expense .....                                   | 51,222     | 39,824     | 32,287     | 32,447     | 31,197     | 28.62          | 85.26    |
| Other expenses .....                                     | 15,522     | 12,970     | 12,891     | 7,565      | 6,986      | 19.68          | 97.26    |
| Provision for loan and lease losses .....                | 0          | 0          | 0          | 0          | 0          |                |          |
| Total operating expenses .....                           | 91,730     | 72,897     | 69,422     | 41,817     | 54,245     | 25.84          | 105.71   |
| Income (loss) before taxes .....                         | 670,068    | 551,535    | 337,037    | 349,939    | 315,116    | 21.49          | 8671.67  |
| Applicable income taxes (credit) .....                   | 162,047    | 134,060    | 73,209     | 77,031     | 16,606     | 20.88          | 7454.64  |
| Extraordinary items .....                                |            |            |            |            | 1,186      |                |          |
| Income before undistributed income of subsidiaries ..... | 508,021    | 417,475    | 263,828    | 272,908    | 299,696    | 21.69          | 10038.12 |
| Equity in undistributed income of subsidiaries .....     | 733,050    | 278,954    | 443,582    | 201,588    | 123,353    | 162.79         | 116.89   |
| Bank subsidiaries .....                                  | 15,587     | 8,868      | 28,966     | 39,488     | 4,253      | 75.77          | -46.24   |
| Nonbank subsidiaries .....                               | 717,463    | 270,086    | 414,616    | 162,100    | 119,100    | 165.64         | 132.20   |
| Subsidiary holding companies .....                       | 0          | 0          | 0          | 0          | 0          |                |          |
| Net income (loss) .....                                  | 1,241,071  | 696,429    | 707,410    | 474,496    | 423,049    | 78.20          | 261.84   |
| Memoranda  |            |            |            |            |            |                |          |
| Bank net income .....                                    | 48,087     | 43,768     | 65,466     | 61,288     | 27,353     | 9.87           | 37.88    |
| Nonbank net income .....                                 | 1,306,601  | 839,086    | 762,915    | 535,042    | 450,459    | 55.72          | 273.82   |
| Subsidiary holding companys' net income .....            | 0          | 0          | 0          | 0          | 0          |                |          |

BHC Name

City/State

1250101

12

9

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

| Dollar Amount in Thousands                                       | 12/31/2021 | % of<br>Total<br>Assets | 12/31/2020 | % of<br>Total<br>Assets | 12/31/2019 | % of<br>Total<br>Assets | 12/31/2018 | 12/31/2017 | Percent Change |          |
|--|------------|-------------------------|------------|-------------------------|------------|-------------------------|------------|------------|----------------|----------|
|  |            |                         |            |                         |            |                         |            |            | 1-Year         | 5-Year   |
| <b>Assets</b>  |            |                         |            |                         |            |                         |            |            |                |          |
| Investment in bank subsidiaries .....                            | 488,792    | 5.94                    | 405,736    | 6.06                    | 362,237    | 6.22                    | 286,948    | 255,794    | 20.47          | 106.23   |
| Common and preferred stock .....                                 | 488,792    | 5.94                    | 405,736    | 6.06                    | 362,237    | 6.22                    | 286,948    | 255,794    | 20.47          | 106.23   |
| Excess cost over fair value .....                                | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Loans, advances, notes, and bonds .....                          | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Other receivables .....  | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Investment in nonbank subsidiaries .....                         | 6,373,474  | 77.40                   | 5,540,084  | 82.71                   | 4,852,819  | 83.38                   | 4,305,333  | 4,104,216  | 15.04          | 74.09    |
| Common and preferred stock .....                                 | 6,373,474  | 77.40                   | 5,540,084  | 82.71                   | 4,852,819  | 83.38                   | 4,305,333  | 4,104,216  | 15.04          | 74.09    |
| Excess cost over fair value .....                                | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Loans, advances, notes, and bonds .....                          | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Other receivables .....  | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Investment in subsidiary holding companies .....                 | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Common and preferred stock .....                                 | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Excess cost over fair value .....                                | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Loans, advances, notes, and bonds .....                          | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Other receivables .....  | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| <b>Assets Excluding Investment in Subsidiaries</b>               |            |                         |            |                         |            |                         |            |            |                |          |
| Net loans and leases .....                                       | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Securities .....   | 205,689    | 2.50                    | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Securities purchased (reverse repos) .....                       | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Cash and due from affiliated depository institution .....        | 919,101    | 11.16                   | 201,219    | 3                       | 5,321      | 0.09                    | 6,558      | 12,880     | 356.77         | 29519.76 |
| Cash and due from unrelated depository institution .....         | 5,649      | 0.07                    | 5,714      | 0.09                    | 336,370    | 5.78                    | 320,748    | 221,040    | -1.14          | -97.41   |
| Premises, furnishings, fixtures and equipment .....              | 0          | 0                       | 0          | 0                       | 495        | 0.01                    | 505        | 521        |                | -100.00  |
| Intangible assets .....  | 1,278      | 0.02                    | 1,420      | 0.02                    | 1,562      | 0.03                    | 1,704      | 1,846      | -10.00         | -35.71   |
| Other assets .....   | 236,256    | 2.87                    | 258,734    | 3.86                    | 247,153    | 4.25                    | 123,098    | 215,545    | -8.69          | -5.02    |
| Balance due from subsidiaries and related institutions .....     | 4,110      | 0.05                    | 284,929    | 4.25                    | 14,066     | 0.24                    | 2,529      | 0          | -98.56         |          |
| Total assets .....   | 8,234,349  | 100.00                  | 6,697,836  | 100.00                  | 5,820,023  | 100.00                  | 5,047,423  | 4,811,842  | 22.94          | 88.40    |
| <b>Liabilities and Capital</b>                                   |            |                         |            |                         |            |                         |            |            |                |          |
| Deposits .....   | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Securities sold (repos) .....                                    | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Commercial paper .....   | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Other borrowings 1 year or less .....                            | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Borrowings with maturity over 1 year .....                       | 1,635,978  | 19.87                   | 992,517    | 14.82                   | 707,590    | 12.16                   | 706,982    | 706,378    | 64.83          | 131.80   |
| Subordinated notes and debentures .....                          | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Other liabilities .....  | 831,715    | 10.10                   | 795,347    | 11.87                   | 691,949    | 11.89                   | 598,560    | 625,509    | 4.57           | 26.63    |
| Balance due to subsidiaries and related institutions .....       | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Total liabilities .....  | 2,467,693  | 29.97                   | 1,787,864  | 26.69                   | 1,399,539  | 24.05                   | 1,305,542  | 1,331,887  | 38.02          | 81.10    |
| Equity Capital .....   | 5,766,656  | 70.03                   | 4,909,972  | 73.31                   | 4,420,484  | 75.95                   | 3,741,881  | 3,479,955  | 17.45          | 91.70    |
| Perpetual preferred stock (income surplus) .....                 | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Common stock .....   | 1          | 0                       | 1          | 0                       | 1          | 0                       | 1          | 1          | 0.00           | 0.00     |
| Common surplus .....   | 2,179,177  | 26.46                   | 2,214,935  | 33.07                   | 2,300,926  | 39.53                   | 2,258,290  | 2,236,351  | -1.61          | -0.57    |
| Retained earnings .....  | 3,679,928  | 44.69                   | 2,655,495  | 39.65                   | 2,161,049  | 37.13                   | 1,644,165  | 1,311,112  | 38.58          | 251.53   |
| Accumulated other comprehensive income .....                     | -92,450    | -1.12                   | 39,541     | 0.59                    | -41,492    | -0.71                   | -160,575   | -67,509    |                |          |
| Other equity capital components .....                            | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Total liabilities and equity capital .....                       | 8,234,349  | 100.00                  | 6,697,836  | 100.00                  | 5,820,023  | 100.00                  | 5,047,423  | 4,811,842  | 22.94          | 88.40    |
| <b>Memoranda</b>   |            |                         |            |                         |            |                         |            |            |                |          |
| Loans and advances from bank subsidiaries .....                  | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Loans and advances from nonbank subsidiaries .....               | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Notes payable to subsidiaries that issued TPS .....              | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Loans and advances from subsidiary holding companies .....       | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Subordinated and long-term debt 1 year or less .....             | 0          | 0                       | 0          | 0                       | 0          | 0                       | 0          | 0          |                |          |
| Guaranteed loans to banks, nonbanks, and holding companies ..... | 4,110      | 0.05                    | 284,929    | 4.25                    | 14,066     | 0.24                    | 0          | 0          | -98.56         |          |

BHC Name

City/State

1250101

12

9

RSSD Number

FR Dist.

Peer #

## Parent Company Analysis—Part 1

|   | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|   | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct |
| <b>Profitability</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net income / Average equity capital .....   | 23.42      |          |     | 15.02      |          |     | 17.27      |          |     | 13.24      |          |     | 13.18      |          |     |
| Bank net income / Average equity investment in banks .....                          | 11.18      |          |     | 11.28      |          |     | 19.54      |          |     | 23.91      |          |     | 10.98      |          |     |
| Nonbank net income / Average equity investment in nonbanks .....                    | 21.80      |          |     | 15.96      |          |     | 16.37      |          |     | 12.56      |          |     | 11.48      |          |     |
| Subsidiary HCs net income / Average equity investment in sub HCs .....              |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Bank net income / Parent net income .....   | 3.87       |          |     | 6.28       |          |     | 9.25       |          |     | 12.92      |          |     | 6.47       |          |     |
| Nonbank net income / Parent net income .....  | 105.28     |          |     | 120.48     |          |     | 107.85     |          |     | 112.76     |          |     | 106.48     |          |     |
| Subsidiary holding companies' net income / Parent net income .....                  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Leverage</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total liabilities / Equity capital .....  | 42.79      |          |     | 36.41      |          |     | 31.66      |          |     | 34.89      |          |     | 38.27      |          |     |
| Total debt / Equity capital .....   | 28.37      |          |     | 20.21      |          |     | 16.01      |          |     | 18.89      |          |     | 20.30      |          |     |
| Total debt + notes payable to subs that issued TPS / Equity capital .....           | 28.37      |          |     | 20.21      |          |     | 16.01      |          |     | 18.89      |          |     | 20.30      |          |     |
| Total debt + Loans guaranteed for affiliate / Equity capital .....                  | 28.44      |          |     | 26.02      |          |     | 16.33      |          |     | 18.89      |          |     | 20.30      |          |     |
| Total debt / Equity capital – excess over fair value .....                          | 28.37      |          |     | 20.21      |          |     | 16.01      |          |     | 18.89      |          |     | 20.30      |          |     |
| Long-term debt / Equity capital .....   | 28.37      |          |     | 20.21      |          |     | 16.01      |          |     | 18.89      |          |     | 20.30      |          |     |
| Short-term debt / Equity capital .....  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Current portion of long-term debt / Equity capital .....                            | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Excess cost over fair value / Equity capital .....                                  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Long-term debt / Consolidated long-term debt .....                                  | 73.06      |          |     | 65.03      |          |     | 70.49      |          |     | 87.81      |          |     | 96.85      |          |     |
| <b>Double Leverage</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Equity investment in subs / Equity capital .....                                    | 119        |          |     | 121.10     |          |     | 117.97     |          |     | 122.73     |          |     | 125.29     |          |     |
| Total investment in subs / Equity capital .....                                     | 119        |          |     | 121.10     |          |     | 117.97     |          |     | 122.73     |          |     | 125.29     |          |     |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....             |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....              |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Double Leverage Payback</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Equity investment in subs – equity cap / Net income (X) .....                       | 0.88       |          |     | 1.49       |          |     | 1.12       |          |     | 1.79       |          |     | 2.08       |          |     |
| Equity investment in subs – equity cap / Net income-div (X) .....                   | 1.07       |          |     | 2.08       |          |     | 1.53       |          |     | 2.87       |          |     | 3.34       |          |     |
| <b>Coverage Analysis</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Operating income-tax + noncash / Operating expenses + dividends .....               | 196.87     |          |     | 180.63     |          |     | 129.29     |          |     | 142.93     |          |     | 165.28     |          |     |
| Cash from ops + noncash items + op expense / Op expense + dividend .....            | 240.64     |          |     | 247.92     |          |     | 165.08     |          |     | 192.23     |          |     | 134.29     |          |     |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....   | 335.61     |          |     | 75.60      |          |     | 103.48     |          |     | 142.46     |          |     | 105.88     |          |     |
| Pretax operating income + interest expense / Interest expense .....                 | 1,408.16   |          |     | 1,484.93   |          |     | 1,143.88   |          |     | 1,178.49   |          |     | 1,110.08   |          |     |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref ..... | 1,408.16   |          |     | 1,484.93   |          |     | 1,143.88   |          |     | 1,178.49   |          |     | 1,110.08   |          |     |
| Dividends + interest from subsidiaries / Interest expense + dividends .....         | 235.73     |          |     | 253.86     |          |     | 176.43     |          |     | 188.51     |          |     | 186.63     |          |     |
| Fees + other income from subsidiaries / Salary + other expenses .....               | 508.19     |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Net income / Current part of long-term debt + preferred dividends (X) .....         |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Other Ratios</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net assets that reprice within 1 year / Total assets .....                          | 11.23      |          |     | 3.54       |          |     | 5.78       |          |     | 6.38       |          |     | 4.95       |          |     |
| <b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>                     |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 90+ days past due .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Nonaccrual .....  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total .....   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Guaranteed Loans as a Percent of Equity Capital</b>                              |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| To bank subsidiaries .....  | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| To nonbank subsidiaries .....   | 0.07       |          |     | 5.80       |          |     | 0.32       |          |     | 0          |          |     | 0          |          |     |
| To subsidiary holding companies .....   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Total .....   | 0.07       |          |     | 5.80       |          |     | 0.32       |          |     | 0          |          |     | 0          |          |     |
| <b>As a Percent of Consolidated Holding Company Assets</b>                          |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Nonbank assets of nonbank subsidiaries .....  | 154.92     |          |     | 220.52     |          |     | 62.37      |          |     | 57.22      |          |     | 60.65      |          |     |
| Combined thrift assets (reported only by bank holding companies) .....              | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Combined foreign nonbank subsidiary assets .....                                    | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Parent Company Analysis—Part 2

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct | BHC        | Peer # 9 | Pct |
| <b>Payout Ratios — Parent</b>                                      |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends declared / Income before undistributed income.....       | 41.93      |          |     | 47.59      |          |     | 71.43      |          |     | 65.40      |          |     | 53.15      |          |     |
| Dividends declared / Net income .....                              | 17.16      |          |     | 28.53      |          |     | 26.64      |          |     | 37.62      |          |     | 37.65      |          |     |
| Net income – dividends / Average equity .....                      | 19.40      |          |     | 10.73      |          |     | 12.67      |          |     | 8.26       |          |     | 8.22       |          |     |
| <b>Percent of Dividends Paid</b>                                   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from bank subsidiaries .....                             | 15.26      |          |     | 17.57      |          |     | 19.37      |          |     | 12.21      |          |     | 14.50      |          |     |
| Dividends from nonbank subsidiaries .....                          | 276.60     |          |     | 286.41     |          |     | 184.83     |          |     | 208.95     |          |     | 208.03     |          |     |
| Dividends from subsidiary holding companies.....                   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Dividends from all subsidiaries .....                              | 291.86     |          |     | 303.98     |          |     | 204.20     |          |     | 221.16     |          |     | 222.53     |          |     |
| <b>Payout Ratios — Subsidiaries:</b>                               |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Percent of Bank Net Income</b>                                  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from bank subsidiaries .....                             | 67.59      |          |     | 79.74      |          |     | 55.75      |          |     | 35.57      |          |     | 84.45      |          |     |
| Interest income from bank subsidiaries.....                        | 0          |          |     | 0.53       |          |     | 6.09       |          |     | 4.67       |          |     | 3.60       |          |     |
| Management and service fees from bank subsidiaries .....           | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Other income from bank subsidiaries.....                           | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Operating income from bank subsidiaries .....                      | 67.59      |          |     | 80.27      |          |     | 61.84      |          |     | 40.24      |          |     | 88.05      |          |     |
| <b>Percent of Nonbank Net Income</b>                               |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from nonbank subsidiaries .....                          | 45.09      |          |     | 67.81      |          |     | 45.65      |          |     | 69.70      |          |     | 73.56      |          |     |
| Interest income from nonbank subsidiaries.....                     | 0.09       |          |     | 0.15       |          |     | 0.08       |          |     | 0          |          |     | 0.01       |          |     |
| Management and service fees from nonbank subsidiaries .....        | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Other income from nonbank subsidiaries.....                        | 15.76      |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Operating income from nonbank subsidiaries .....                   | 60.94      |          |     | 67.96      |          |     | 45.74      |          |     | 69.71      |          |     | 73.57      |          |     |
| <b>Percent of Subsidiary Holding Companies' Net Income</b>         |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from subsidiary holding companies.....                   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Interest income from subsidiary holding companies.....             |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Management and service fees from subsidiary holding companies..... |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Other income from subsidiary holding companies.....                |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Operating income from subsidiary holding companies.....            |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Dependence on Subsidiaries:</b>                                 |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Percent of Total Operating Income</b>                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from bank subsidiaries .....                             | 4.27       |          |     | 5.59       |          |     | 8.98       |          |     | 5.56       |          |     | 6.25       |          |     |
| Interest income from bank subsidiaries.....                        | 0          |          |     | 0.04       |          |     | 0.98       |          |     | 0.73       |          |     | 0.27       |          |     |
| Management and service fees from bank subsidiaries .....           | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Other income from bank subsidiaries.....                           | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Operating income from bank subsidiaries .....                      | 4.27       |          |     | 5.63       |          |     | 9.96       |          |     | 6.30       |          |     | 6.52       |          |     |
| Dividends from nonbank subsidiaries .....                          | 77.34      |          |     | 91.12      |          |     | 85.69      |          |     | 95.20      |          |     | 89.71      |          |     |
| Interest income from nonbank subsidiaries.....                     | 0.16       |          |     | 0.20       |          |     | 0.16       |          |     | 0          |          |     | 0.01       |          |     |
| Management and service fees from nonbank subsidiaries .....        | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Other income from nonbank subsidiaries.....                        | 27.02      |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Operating income from nonbank subsidiaries .....                   | 104.51     |          |     | 91.33      |          |     | 85.85      |          |     | 95.20      |          |     | 89.72      |          |     |
| Dividends from subsidiary holding companies.....                   | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Interest income from subsidiary holding companies.....             | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Management and service fees from subsidiary holding companies..... | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Other income from subsidiary holding companies.....                | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Operating income from subsidiary holding companies.....            | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |
| Loans and advances from subsidiaries / Short term debt.....        |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Loans and advances from subsidiaries / Total debt .....            | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     | 0          |          |     |